



DISTRICT 1199C LEGAL SERVICES PLAN

Employer Sponsored Pre-Paid Legal Plan: Protecting Members In and Out of the Workplace

NEWSLETTER

June 2026

BEWARE: SCAMMERS, FRAUDSTERS, AND CHEATS PIONEERING NEW TACTICS

There has been an increase in the sophistication of scams targeting Philly-area residents, especially the retiree community and others who are less skilled at spotting identity theft, wire fraud, and other scams.

PHISHING: STEALING YOUR DATA

Phishing is a tactic that scammers use to acquire valuable personal and financial data, such as your Social Security number, credit card details or passwords for online accounts, and to steal your identity, your money or both. Phishing is mostly associated with email but can come in many forms, including: social media messages, pop-up ads, vishing (phishing by phone), smishing (phishing by text message), pharming (phishing by drawing victims to bogus websites). Scammers bait the hook by promising goodies — free products or services, a lottery prize, a tax refund, a government, — or by threatening legal or financial harm over a supposed unpaid bill.

WARNING SIGNS:

Emails that contain one or more of the following:

- Offers of free products or services, cheap travel deals, a prize or other financial windfall
- Vague or generic language, such as “payment issue,” to describe a problem
- Threats of dire consequences, such as legal action or an account being frozen if you don’t act immediately
- Requests that you click a link, open an attachment, or reply with personal or financial information to take advantage of an offer or to resolve a problem
- Spelling and grammar errors
 - Pop-ups on your computer or mobile device that warn of viruses, promise a prize or redirect you automatically to another site

Calls, texts, and mail that contain:

- Unexpected tax or utility bills. You might get a call or an official-looking email from your bank or from a tech company like Apple or Netflix, claiming that there’s a problem with your account.
- Callers claiming to be government officials, urgently trying to help you deal with previously-unknown consequences.
- Fake packaged delivery messages, seemingly from the U.S. Postal Service, FedEx or UPS, warning about some sort of delivery problem.

HOW TO PROTECT YOURSELF:

- Check the “From” address of emails. If an email subject line says it’s from Apple or Bank of America but comes from, say, a Gmail account or an address with a foreign or suspicious domain --it’s phony.
- Hover your cursor over suspicious links (but don’t click!) in emails to reveal the true destination. Pasting the URL into a safety checker such as VirusTotal or Google Safe Browsing can tell you if it presents a phishing or malware (malicious software) risk.
- If you are unsure of a phone caller’s identity, ask for their email, website, and official title, then do your own research. Cross-check the phone number that called you with any number you find.



Happy 250th birthday, USA!

**“Freedom is never granted; it is won.
Justice is never given; it is exacted.”**

– Asa Philip Randolph,
*Founder of the Brotherhood of Sleeping Car Porters,
the first predominantly African American labor
union.*

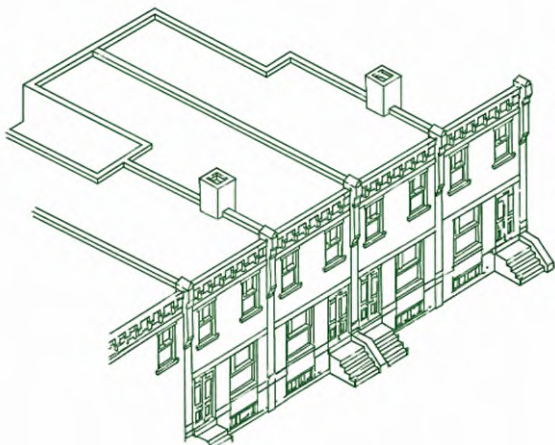
FACING ISSUES WITH HOME REPAIRS IN PHILLY? Check out these great resources

Home improvement and repair scams are common complaints among working-class homeowners. Members frequently hire contractors for essential repairs, only to have the contractor take a significant cash deposit and perform deficient, incomplete work or abandon the job entirely. Navigating breach-of-contract issues requires detailed documentation, adherence to consumer protection laws, and knowledge of local courts.

YOUR LEGAL FUND ADVANTAGE:

If a contractor has violated their agreement, your fund lawyers can legally binding demand letters to compel job completion or refund. If the contractor fails to respond, our team will help you gather evidence, calculate damages under the PA Home Improvement Consumer Protection Act, and prepare appropriate cases for filing.

As a supplement to the Legal Fund, check out **Phillytenant.org** for quick access to answers and to locate other legal services. You can also call (267) 443-2500 for the **Philly Tenant Hotline**.



DEALING WITH DEBT COLLECTORS – THE FAIR DEBT COLLECTION PRACTICES ACT

Unanticipated medical debt, credit card balances, or personal loans can quickly attract aggressive third-party debt collection agencies. These collectors frequently employ illegal tactics to induce panic, including calling members repeatedly early in the morning or late at night, making misleading threats of immediate wage garnishment (which is highly restricted in Pennsylvania), contacting your supervisors at work, or using abusive language. Under the federal Fair Debt Collection Practices Act (FDCPA), consumers possess specific legal shields against harassment.

YOUR LEGAL FUND ADVANTAGE:

The moment you receive harassing collection notices or phone calls, contact the Legal Fund. Our team can issue official cease and desist communications to halt the harassment, audit the collector’s records to verify if the debt is valid or past the statute of limitations, and represent you in debt settlement negotiations to lower your obligations.

CONTACT THE LEGAL FUND

Call the Legal Fund Office at 215-790-0081 to schedule an appointment.

Plan Administrator: Sabrina Conyon



Legal problems don’t wait -- so don’t wait to call us.

SPEAR WILDERMAN, P.C. IS YOUR LEGAL PLAN PROVIDER COUNSEL

As your legal plan attorneys, we know that when life throws challenges your way, it can be hard to know where to turn. Our team provides you and your family with the legal help you need without having to worry about the cost.