

Consumer Scams



Keeping Ohioans Safe and Informed

Scam artists use a variety of tactics to make their offers seem legitimate. Learn to recognize the signs of a scam to protect yourself and those you care about.



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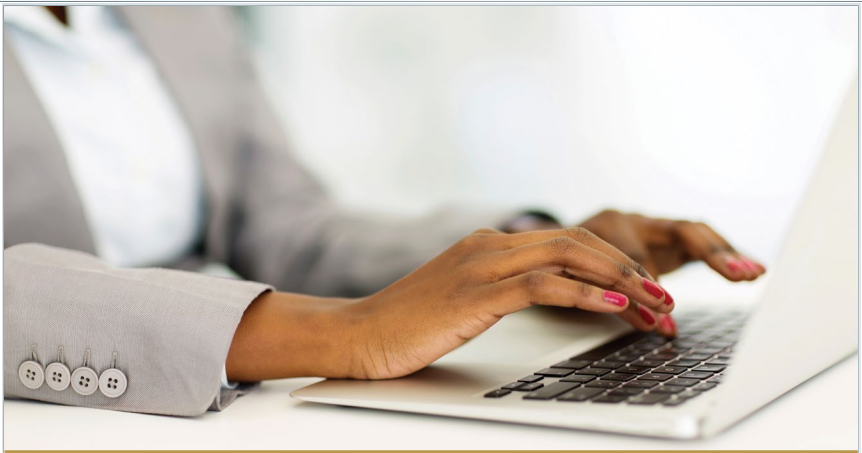
Look Out for Scams!



Scammers want your money, and, to get it, they pretend to be legitimate. They might initially contact you by telephone, mail, door-to-door solicitation, flier, email, or phony website. They often try to persuade consumers to send them money or hand over personal information, such as bank-account numbers and/or a Social Security number. Look out for the common signs of a scam.

Signs of a Scam

- You're asked to wire money or send a prepaid money or gift card to a stranger.
- You've won a contest you've never heard of or entered.
- You're pressured to "act now!"
- You have to pay a fee to receive your "prize."
- Your personal information is requested.
- A large down payment is requested.
- The company refuses to provide any information in writing.
- You're asked to keep conversations a secret.
- You're guaranteed to make money.



Common Scams

Here are the scams most frequently reported to the Ohio Attorney General's Office:

Advance Fee Loans & Grants

Scam artists can trick you into paying money to qualify for a loan, credit card, or government grant. Despite their guarantees, at the end of the day, you won't receive anything. Never pay money to qualify for a loan, credit card, or grant.

Computer Repair Scams

With these scams, a “computer company” claims that your computer has a virus – by calling you directly or a through a computer-prompt “Warning” directing you to call a certain number. The scammer offers to fix the problem, then asks for access to your computer. Such access allows the scammer to install malicious software designed to scan your computer for personal information or to lock your computer, making it unusable until you pay a “ransom” to unlock it. Never allow remote access to your computer, and don't download unfamiliar programs or files.



Credit Repair Scams

These scams involve false promises that bad credit can be erased, interest rates can be lowered, and debts can be consolidated. Many of these “companies” charge hundreds or thousands of dollars but do little or nothing to improve your credit. If you want to improve your credit, contact a nonprofit credit-counseling agency or your creditor directly. You may be able to arrange a payment plan yourself — at little to no cost.



Fake Check Scams

With these scams, the scammer typically sends you a check or money order asking that you deposit it into your bank account and then wire-transfer a portion of that money to the sender. The “difference” is yours to keep, the scammer says, as a “bonus” or “thank you” for helping out. Regardless of the pitch, the result is the same: The check or money order is counterfeit. No money will be deposited into your account, and the full amount of the check or money order will be deducted from your account, often along with a returned-check fee. Never wire-transfer money to a stranger.

Family and Caregiver Scams

Sadly, family members, caregivers, and friends can be the offenders in financial abuse involving the elderly. They might use your credit cards without permission, pressure you to sign over your power of attorney, or forge your signature. Beware of such behavior and watch for signs of a family or caregiver scam, including bills going unpaid, a new “best friend,” isolation from other family members or friends, unusual banking activities, or missing belongings.



Foreclosure Rescue Scams

In exchange for an upfront fee, scam artists promise to save your home from foreclosure by obtaining loan modifications or lower interest rates. They instruct you not to contact your lender directly, but they do nothing except take your money and put your home at greater risk. To be connected to a certified housing counselor or for legal assistance, contact Save the Dream Ohio at 888-404-4674 or www.savethedream.ohio.gov.



Grandparent Scams

With these scams, a con artist poses as a grandchild. The “grandchild” calls with a false story, explaining that he or she is in trouble in another city or country and needs you to send money immediately. Of course, any money you send goes to the scammer, not to a real grandchild. When in doubt, ask the caller a question (or questions) only your family members would know the answer to and call your son or daughter to confirm the location of your grandchild.



Home Improvement Fraud

This occurs when contractors or companies do little or none of the work they were paid to do. Door-to-door contractors may offer to repair your roof, pave your driveway, or trim your trees for a good price or with leftover supplies from another job in the neighborhood. After you pay, however, the contractor disappears without doing any work or after doing a poor job.

To avoid scams:

- Beware of contractors who show up at your door. Ohio law requires that sellers give you a three-day right to cancel most door-to-door sales; no work should begin during those three days.
- Research a contractor by calling the Ohio Attorney General's Office and Better Business Bureau.
- Don't make large down payments or pay in full until the work is completed.
- Get the exact costs and details in writing. Don't accept verbal estimates.

Identity Theft

This occurs when someone fraudulently uses your personal information – say, a bank-account number or your Social Security number – to obtain credit, take out a loan, receive medical treatment, obtain identification, or otherwise pretend to be you without your knowledge. Never give personal information to anyone you don't know or trust, especially when solicited over the phone. If you are a victim of identity theft, contact the Ohio Attorney General's Office at 800-282-0515 for assistance or visit www.OhioAttorneyGeneral.gov/IdentityTheft.



Impostor Scams

Someone may contact you pretending to be from a government agency, such as the IRS or a local court. The person demands payment, likely for back taxes or an old court fee, and threatens to arrest you if payment is not made immediately. The scammer might also request personal information, such as your Social Security number. Refuse to provide the information and hang up. If you're concerned about what the caller told you, look up the phone number for the individual or agency in your phone book or on the agency's or company's official website. Call that number and ask questions.

Job Opportunity Scams

Some scammers ask job seekers to pay high fees for information, training sessions, or promotional materials that turn out to be useless.

The jobs are either nonexistent or very low-paying. If a job opportunity sounds too good to be true, it probably is. To ensure that a posting is legitimate, consider applying for jobs directly through a company's website.

Also, be wary of offers claiming that you can make good money working from home. You will likely be urged to pay in advance for materials or startup costs – but, in the end, you will not see a return on your investment.



Online Shopping Scams

Whether you are shopping or networking online, watch out for scams designed to steal your identity and your money. If you are using an online shopping marketplace, visit a local store to see the item before buying it online.

Fake ads commonly deceive buyers who send money before verifying that an item exists. If you are selling an item, a buyer might send you a “check” for an amount exceeding the asking price and ask that you return the “difference” or forward it to a “shipping agent.” Refuse

these checks. They're a scam designed to steal your money. Also, help protect yourself by using a secure website to purchase items online. Secure website addresses begin with “https” rather than “http.”





'Phishing' and Spoofing

Some scammers “phish” for your personal information using cleverly designed calls or emails. They often pretend to be your bank or a government agency and ask you to update or confirm your account by submitting your bank-account number, password, or Social Security number. Never respond to unexpected requests for your personal information, even if the caller appears to have some details about you or your account. Also, beware that scammers can disguise or “spoof” the number that appears on your caller ID. The caller ID might show a local area code, even though the call is actually coming from another country.

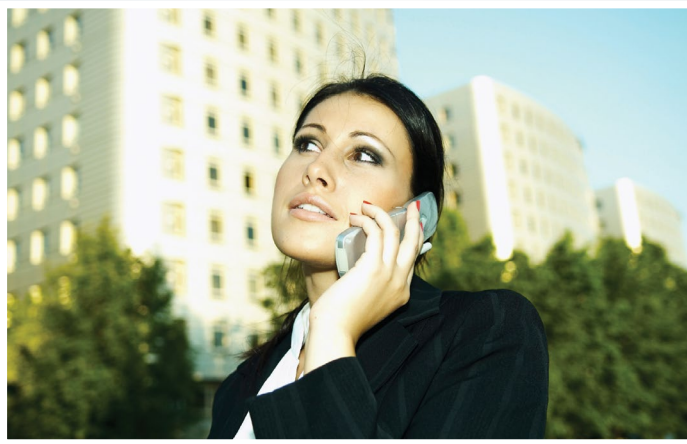
Phony Charities

Someone pretending to represent a charity calls or sends you a letter asking you to make a charitable donation. Always ask how much of your donation would actually go to the charity. Charitable organizations must register with the Ohio Attorney General’s Office. Before you donate, verify that the charity is legitimate by calling the Attorney General’s Help Center at 800-282-0515.



Prizes/Sweepstakes Scams

With these scams, someone might falsely claim that you've won a lottery, contest, or prize that you never sought to win. To collect your "winnings," however, you'll be asked to pay a fee. Often, you'll be instructed to send money via wire transfer or money order, possibly to a foreign country. The scammer will tell you to expect your winnings once you pay, but the prize never arrives. Be cautious of social-media "friends" or contacts who say that you've won a prize or sweepstakes; such messages might not really be from your friends.

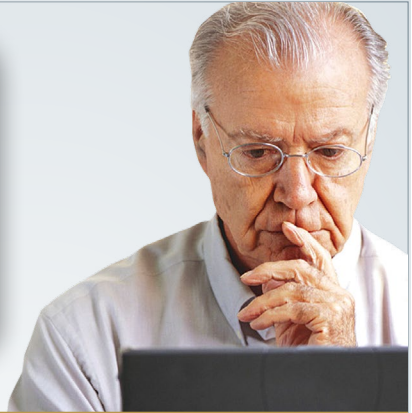


Romance Scams

Someone you meet online or over the phone claims to be temporarily located overseas, perhaps due to a military assignment or mission trip. After developing a relationship over weeks or months, the person will face a "hardship" and ask you to send money to pay for airfare, medical costs, military fees, or some other expense. In reality, the person is a con artist who is probably pursuing several victims and following a script. There was never "true love." Any money you send will be lost.

For more information

These trusted resources can help you better protect yourself from consumer fraud.



Credit

You're entitled to one free copy of your credit report each year from each of the three credit-reporting companies. Make a habit of obtaining these free reports.

Contact:

Annual Credit Report Request Service

www.annualcreditreport.com

877-322-8228

P.O. Box 105281

Atlanta, GA 30348-5281

Credit Freezes and Fraud Alerts

An initial fraud alert tells creditors to take extra steps to verify your identity when any new credit account is applied for in your name. It is free to place and lasts for one year. A credit freeze prevents third parties from accessing your credit reports without your permission. There is no charge to place, temporarily lift, or remove a credit freeze. To place a fraud alert, contact one of the three credit bureaus listed below; to place a credit freeze on your credit report, contact all three:

Contact:

- Equifax: www.equifax.com; 800-525-6285
- Experian: www.experian.com; 888-397-3742
- TransUnion: www.transunion.com; 800-680-7289

Credit Rebuilding

Nonprofit credit-counseling services are available, and there's a quick way to find out how to find this help in your area.

Contact:

The National Foundation for Credit Counseling (NFCC)

www.nfcc.org

800-388-2227



Legal Assistance

Pro Seniors is a nonprofit organization that provides free legal assistance to Ohio residents ages 60 and older.

Contact:

www.proseniors.org

800-488-6070

Legal Aid is dedicated to providing legal counsel – at no cost to the client – to help Ohioans achieve justice.

Contact:

www.ohiolegalaid.org

866-529-6446

Mortgage Problems

Save the Dream Ohio connects homeowners struggling to make mortgage payments with a federally approved housing-counseling agency or legal assistance.

Contact:

www.savethedream.ohio.gov

888-404-4674

Online Safety

It is important to stay safe and secure online. There are many resources that highlight online safety for users of all ages and skill levels.

Contact:

www.stopthinkconnect.org

www.staysafeonline.org



Researching Businesses

You can learn about a business by checking with the Ohio Attorney General's Office and the Better Business Bureau.

Contact:

www.OhioAttorneyGeneral.gov; 800-282-0515

www.bbb.org

Services for Veterans

The Ohio Department of Veterans Services advocates for veterans and their families. It also can direct you to benefits resources.

Contact:

www.dvs.ohio.gov

877-OHIO VET (877-644-6838)

Unwanted Calls

You can reduce telemarketing calls by registering with the National Do Not Call Registry. Registration is permanent unless you remove your number from the list. Remember, even if you're on the registry, scammers may still call you.

Contact:

www.donotcall.gov

888-382-1222; TTY, 866-290-4236

Unwanted Mail

You can reduce the amount of mail you receive from national catalog/marketing companies by registering with the Mail Preference Service from the Data and Marketing Association. The organization also offers an email preference service and do-not-contact service for the sick, disabled, or deceased.

Contact:

www.dmachoice.org

212-768-7277

Limit the pre-approved credit card offers you receive by registering with OptOutPrescreen.com.

Contact:

www.optoutprescreen.com

888-5OPT-OUT (888-567-8688)



These five important R's will further help you protect yourself and your wallet:

- » **Research** businesses and charities with the Ohio Attorney General's Office and the Better Business Bureau. Ask family and friends for recommendations.
- » **Remember** that scammers' preferred payment methods are wire transfers, gift cards, and prepaid money cards.
- » **Relax!** Don't feel pressured to act immediately, even if someone threatens that you will lose money or be arrested.
- » **Report** scams to the Ohio Attorney General's Office at 800-282-0515.
- » **Realize** that if it sounds too good to be true, it probably is!



DAVE YOST

OHIO ATTORNEY GENERAL

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For more information, to report a scam,
or to schedule a speaker on consumer
protection issues, contact Ohio Attorney
General Dave Yost's office at
www.OhioAttorneyGeneral.gov
or **800-282-0515**.

For TTY, call Relay Ohio at
800-750-0750.