

Protecting Ohio's Families

Keeping Consumers Safe and Informed

Scammers 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.



Consumer Scams

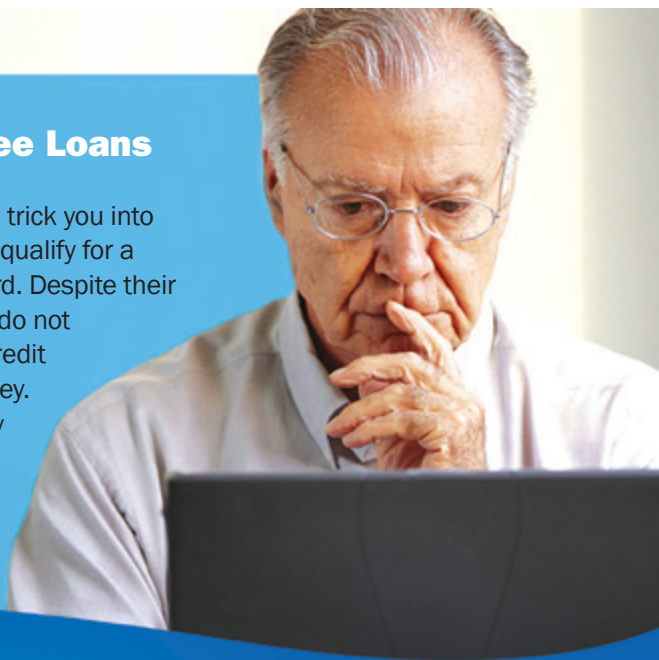


MIKE DEWINE

OHIO ATTORNEY GENERAL

Advance Fee Loans

Scam artists can trick you into paying money to qualify for a loan or credit card. Despite their guarantees, you do not receive a loan, credit card, or any money. Never pay money to qualify for a loan, credit card, or grant.



Computer Malware Scams

Sometimes a download contains malware. One kind of malware locks the computer and does not allow you to unlock it until a fee is paid. In another scenario, someone unfamiliar asks for remote access to your computer and collects personal information. Protect yourself and your computer by not downloading unfamiliar programs, clicking on suspicious links, or allowing remote access to your computer and by keeping antivirus software up to date.



Credit Repair Scams

Companies charge hundreds of dollars by promising to restore your credit and quickly erase debt, but do little or nothing to improve your credit. If you need to repair your credit or consolidate debt, you can arrange payment plans and improve your credit score yourself for little or no cost through a nonprofit credit-counseling agency. Do not trust someone who tells you not to speak directly with your lender or instructs you to stop making payments.

Fake Check Scams

Someone sends you a check or money order, which you are asked to deposit in your account and wire-transfer the sender a portion of the money, minus a nice bonus for you as a “thank you” for helping out. Regardless of the pitch, the result is the same: The check or money order is counterfeit. It will be returned to your bank unpaid, and the full amount will be deducted from your account, often along with a returned check fee. If you receive an unexpected check or money order, call the company and the bank the check is drawn on to verify the validity of the check. **Never wire-transfer money to a stranger.**



Foreclosure Rescue Scams

In exchange for an upfront fee, scam artists might promise to save your home from foreclosure by obtaining loan modifications or lower interest rates. They instruct you not to contact your lender directly. You may risk losing your money and your home. Contact Save the Dream Ohio at **888-404-4674** or **www.savethedream.ohio.gov** to be connected to a certified housing counselor or legal assistance.



Friend-in-need Scams

If a friend or family member contacts you by phone or email asking you to send money immediately, beware that it probably is an imposter or hacker. Before sending money, ask a question only a friend or family member could answer. Then contact your friend or family member directly, using a different method of communication.

Protect yourself from scam artists by not posting personal information, such as names of your friends and family, online.





Home Improvement Fraud

This occurs when contractors or companies don't complete the work they were paid to do. They offer false promises and often disappear without doing any work or after doing a poor job. Always obtain at least three estimates, get everything in writing, check references, and make incremental payments. Contractors who knock on your door are required by law to provide you with a three-day right-to-cancel prior to beginning any work. Research the contractor with the Ohio Attorney General's Office and the Better Business Bureau.



Identity Theft

This occurs when someone fraudulently uses your personal information, such as your bank account number or Social Security number, to obtain credit, take out a loan, receive medical treatment, get identification, or otherwise pretend to be you without your permission. 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 Identity Theft Unit at **800-282-0515** for assistance or visit www.OhioAttorneyGeneral.gov/IdentityTheft.

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. Consider applying for jobs directly through the company's website to ensure the posting is legitimate.





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 marketplace, tailor the search to your area and see the item before paying for it. Fake ads commonly deceive buyers who send money before verifying an item exists. If you are selling an item, a buyer may send you a check in an amount over the asking price and ask that you return the “difference” to them. This is a scam. Help protect yourself by using a secure website to purchase items online. Their addresses begin with “https” rather than “http.”



Phone Fraud/“Spoofing”

Be aware that scammers can disguise or “spoof” the number that appears on your caller ID. The caller ID may show a local area code, even though the call actually is coming from a scammer elsewhere, possibly in another country. If you receive a call asking for your personal or financial information, hang up. Regardless of how convincing a call may sound, realize that banks and government agencies would never request your personal or financial information over the phone. To contact a business or agency a caller has referred to, use a number you know and trust. Don’t just redial the number on the caller ID, because you may be calling the scam artist back instead of the organization you are trying to reach.

Phishing

Some scammers pretend to be a bank, government agency, or business to “phish” for your personal information. They 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. Be wary when your bank or a government agency requests your personal information over the phone or by email. It may be a phishing scam.



Phony Charities

You may receive a call or letter asking you to make a charitable donation. Unfortunately, it can be difficult to tell whether a request is from a legitimate organization. Ask questions of the solicitor and seek written information about the charity. Be especially wary of solicitations for donations following natural disasters or tragedies. Charitable solicitors are required to register with the Ohio Attorney General’s Office. Before you donate, research a charity with the Ohio Attorney General’s Office by calling **800-282-0515** or visiting **www.OhioAttorneyGeneral.gov/CharitableSearch**.



Sweepstake and Prize Scams

Someone may fictitiously claim you have won the lottery, a contest, or other prize. In order to collect your winnings, however, you’ll be asked to pay an advance fee, often via wire-transfer, prepaid money card, or money order. This is a scam. Legitimate sweepstakes are free, require no purchase or payment, and generally require you to enter to be eligible to win.

Telemarketing Fraud

A telemarketer will call with an announcement that a purchase in your name is pending or that you've won a prize. All you have to do is provide credit card information for shipping and handling. This is a ploy to get your credit card and other personal information.



Someone may be trying to scam you if they:

- ◆ Ask you to wire money or purchase a prepaid money card
- ◆ Pressure you to "act now!"
- ◆ Guarantee you'll make money
- ◆ Tell you to send money in advance to secure or ensure a loan or grant
- ◆ Claim you've won a contest you've never heard of or entered
- ◆ Tell you to pay a fee to receive your "prize"
- ◆ Request your personal information
- ◆ Ask for a large down payment
- ◆ Refuse to provide written information or contact information
- ◆ Ask you to send money out of the country

Consumer Resources

Better Business Bureau

Research a business or find local contact information
www.bbb.org

Do Not Call Registry

888-382-1222
www.donotcall.gov

Free Annual Credit Report

877-322-8228
www.annualcreditreport.com
(Other credit report services may charge a fee.)

Motor Vehicle Title Information

www.vehiclehistory.gov
www.publicsafety.ohio.gov

National Foundation for Credit Counseling

Credit counseling services
800-388-2227
www.nfcc.org

Ohio Department of Commerce

Investor Protection Hotline
877-N VEST 411 (877-683-7841)
www.com.ohio.gov

Ohio Department of Insurance

Consumer Hotline
800-686-1526
www.insurance.ohio.gov

Ohio Department of Veterans Services

877-OHIO-VET (877-644-6838)
www.dvs.ohio.gov

Ohio Legal Aid

Legal aid provider
866-LAW-OHIO (866-529-6446)
www.ohiolegalservices.org

Save the Dream Ohio

Foreclosure prevention help
888-404-4674
www.savethedream.ohio.gov



MIKE DeWINE

OHIO ATTORNEY GENERAL

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

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