



# CONSUMER ADVOCATE

*A publication from the Consumer Protection Section of the Office of Ohio Attorney General Richard Cordray*

## **PAGE PLUS CUSTOMERS MAY BE ELIGIBLE FOR \$200**

In early November, Ohio Attorney General Richard Cordray reached a settlement with prepaid wireless provider Start Wireless Group Inc., doing business as Page Plus Inc.

As part of the agreement, Page Plus will provide \$200 to eligible consumers who have issues with Page Plus covered by the settlement and who file complaints with the Attorney General by Dec. 2, 2010.

The settlement resolved concerns that the company failed to disclose important information about its Unlimited Talk 'n Text plan. Consumers who filed complaints against Page Plus said ads for its Unlimited Talk 'n Text plan promised unlimited minutes and text messages for a flat monthly rate, but that Page Plus automatically transferred them to a standard, pay-per-minute plan after they "abused" the plan.

The Attorney General's Office discovered that Page Plus customer service representatives did not give consumers further details on how they had abused the plan and that many Page Plus advertisements failed to clearly disclose terms and conditions of the plan.

Consumers who have unresolved problems with Page Plus about these issues should file a complaint by Dec. 2, 2010 online at [www.OhioAttorneyGeneral.gov/ConsumerComplaint](http://www.OhioAttorneyGeneral.gov/ConsumerComplaint) or by calling (800) 282-0515.

The Attorney General and Page Plus will work to resolve other complaints, even if consumers do not qualify for the \$200.

## **HIGH SCHOOL STUDENTS: ENTER VIDEO CONTEST BY DEC. 15**

Ohio high school students (grades 9-12) can have a chance to win \$5,000 in scholarships by entering the Take Action video contest. Entries in the form of 30-second videos must be postmarked by Dec. 15, 2010.

Learn more at [www.OhioAttorneyGeneral.gov/TakeActionContest](http://www.OhioAttorneyGeneral.gov/TakeActionContest).

## **HOLIDAY SHOPPING TIPS**

Before you start (or finish) your holiday shopping, remember the following tips to help avoid problems and make the most of your purchases.

**Think twice before using random ATM machines.** In a ploy called skimming, scam artists steal consumers' debit card information by placing special equipment over card readers in ATM machines and gas station pumps. Free-standing ATMs, especially those located in dark or unmonitored areas, may be especially at risk. To protect yourself, use ATMs located within your bank or another public, secure area. When pumping gas, consider using another form of payment (such as cash or a credit card) instead of your debit card.

**Buying online? Some "free" offers will cost you.** When shopping online, take your time to read all terms and conditions. Some free trial offers are actually part of a billing practice known as negative option. If you fail to cancel the offer within a specific and often narrow timeframe, you may be billed automatically. Plus, some consumers fail to check "No thanks" for offers that will tack on extra charges. Read all information before you click to the next page of a website.

**Pay with credit over debit.** When you pay by credit card, your transaction is protected by the Fair Credit Billing Act. Under this law, you have the right to dispute unauthorized charges on your credit card and you are held liable only for \$50 of unauthorized charges. You must dispute the charges in writing within 60 days or two billing cycles. Debit cards may not provide such protection against unauthorized charges.

**Understand layaway programs.** Layaway plans allow consumers to pay in increments before obtaining the product, serving as an alternative to credit or payment in full. To avoid problems, check a store's written layaway policy before entering into a layaway plan. Specifically find out whether your money will be returned if you begin making payments but later change your mind about buying the product.

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## HOLIDAY SHOPPING TIPS *Continued from page 1*

**Ask for a rain check.** If you respond to an ad and find the advertised goods are sold out, you have the right to a rain check, unless the ad mentions the number of goods available or states that the store is selling seasonal or clearance items only.

File a consumer complaint at [www.OhioAttorneyGeneral.gov/ConsumerComplaint](http://www.OhioAttorneyGeneral.gov/ConsumerComplaint)

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## WATCH FOR JOB SCAMS

With state unemployment numbers at about 10%, scam artists continue to advertise phony job opportunities, attempting to take advantage of jobseekers.

One Hamilton County consumer lost \$3,000 after falling victim to a mystery shopping job scam. He received a check in the mail with a letter stating he had been selected to be a mystery shopper. He followed the letter's instructions, which told him to deposit the check, spend \$100 at the store, and then wire \$2,900 to two different locations. After he sent the money, his bank informed him that the check was fake. It was all a scam.

In addition to the "mystery shopper" ploy, other signs of a job scam include claims about:

- Making thousands of dollars working from home.
- Evaluating a wire transfer service.
- Becoming a cosmetics tester at home.
- Paying to get exclusive information about jobs.
- Obtaining previously undisclosed federal jobs.
- Being directed to an obscure website that promises "free" credit scores.

Regardless of the claim, if a company says you must pay before you can accept a job, it's probably a scam. Even if a job placement company promises exclusive information, job training, starter kits or other materials, be very wary.

Ohio Attorney General Richard Cordray filed a lawsuit against a Cincinnati-based company that charged job seekers \$250 upfront for information that was already publicly available, outdated or false.

Remember, if it sounds too good to be true, it probably is.

## DEBT COLLECTION AND YOUR RIGHTS

Whether or not you owe a debt, collection calls can be unsettling to many consumers. Make sure you understand your rights before your next call from a collector.

Under the Fair Debt Collection Practices Act, debt collectors may not:

- Harass you or use obscene words when talking to you.
- Contact you before 8 a.m. or after 9 p.m.
- Contact you without identifying themselves.
- Tell others about your debt.
- Contact you at work if your employer disapproves.

Within five days after contacting you by phone, a debt collector must send you a letter explaining how much you owe, who you owe it to and how long you have to dispute the debt.

You have 30 days from the date you are contacted by the debt collector to send the collector a letter disputing the debt and requesting verification of the debt. Make sure you specifically state that you are *requesting verification of the debt*.

Whether or not you believe you owe the debt, you can tell debt collectors in writing not to contact you again. Keep in mind that asking for them to stop contacting you does not eliminate any debt you may actually owe, and they still can sue you for such debt.

The Fair Debt Collection Practices Act applies only to third-party debt collectors, so these rights do not apply to debt owed to your original creditor (such as your credit card company) or to debt owed to a governmental agency, including unpaid parking tickets, child support or taxes.

If you do owe a debt, watch for companies that promise to "erase" your debt, reduce your interest rate or improve your credit score. These claims are usually bogus, and most debt consolidation companies will charge you for services you could do yourself for little or no cost. Most negative credit information remains on your credit report for seven years.

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- Receive news and updates from the Ohio Attorney General's Office by signing up at [www.OhioAttorneyGeneral.gov](http://www.OhioAttorneyGeneral.gov).
- Visit [www.OhioAttorneyGeneral.gov](http://www.OhioAttorneyGeneral.gov) for more information.