



CONSUMER ADVOCATE

From the Consumer Protection Section at the office of Ohio Attorney General Mike DeWine

HOW TO HANDLE UNWANTED CALLS

Unwanted phone calls can be frustrating. Calls may come at inconvenient times, and you may have trouble determining who is calling you.

The following will help you understand and deal with unexpected calls.

Don't trust your caller ID

Using a practice called "spoofing," scammers can disguise their true identity and the origin of their phone calls. They can make it appear that a call is coming from your local bank, when it actually is coming from Jamaica or some other country.

They often achieve spoofing by using Voice over Internet Protocol (VoIP), technology that allows individuals to make telephone calls using the Internet.

While there is little you can do to stop spoofing itself, you can become more aware and more skeptical of the people who call. Just because a caller says he represents your bank does not mean that he does. He could be a scam artist located in the United Kingdom.

To be safe, never give any personal information to someone who calls unexpectedly. When in doubt, hang up and call a number you know to be real.

Don't give out your phone number

If fewer organizations have your phone number, you likely will receive fewer calls. Pay attention when someone asks for your phone number, and do not automatically provide it.

For example, if you are at the mall and are considering entering a contest for a free car or boat, think twice before deciding to enter and listing your phone number on the contest entry form. By completing the form, you may be giving the company permission to call you or to sell your information to other

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PROTECT YOUR CHILD FROM IDENTITY THEFT

Child identity theft occurs when someone fraudulently uses a child's identity for personal gain.

The imposter may be a family member, friend or a stranger. He or she may use the child's name and Social Security number to open new accounts for cell phones, utilities, credit cards and even mortgages.

Imposters may get away with using a child's identity for years, because children typically do not try to check or access credit.

As a result, child identity theft usually is not discovered until the child applies for college financial aid, a car loan or employment.

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BUYING A CAR ON CRAIGSLIST? WATCH FOR SCAMS

Fraudulent postings are a common occurrence on Craigslist. If you plan to buy a vehicle from a Craigslist seller, be very cautious.

A Trumbull County consumer said he found a 2005 all-terrain vehicle for sale on Craigslist. The seller told him to send \$1,600 via Western Union to London, and promised to send the vehicle. Although the consumer sent the money, the vehicle never arrived.

The Federal Trade Commission offers the following warning signs of a Craigslist vehicle scam:

- Cars are priced far below current market value.
- The seller claims to be in the military, stationed overseas.
- The posting does not include a phone number.
- The seller demands that you use a specific online escrow service.
- The person receiving the call is referred to as a "pickup agent."
- Payment must be wired to or from another country, often via Western Union.
- The buyer or seller is very anxious to conclude the transaction.

If you are selling a vehicle on Craigslist, watch for variations of the fake check scam. For example, a buyer sends you a check for more than the agreed-upon price. He tells you to deposit the check and wire the difference back to him. His check bounces and you have lost any money you wired (plus the vehicle, if you sent it).

HOW TO HANDLE UNWANTED CALLS, *Continued*

companies. Always read the fine print.

Opt out of sharing your personal information

Many businesses automatically share your personal information with other businesses, who may call you. You can take active steps to “opt out” of having your information shared.

Contact the companies with which you do business and check their privacy policies. If you do not want your information shared, change your privacy settings.

Get on the Do Not Call Registry

Reduce unwanted telemarketing calls by registering your phone number with the National Do Not Call Registry. Registration is permanent (meaning you should not have to register the same phone number twice), and you should see a reduction in telemarketing calls about a month after you register.

Some companies still may call even if you are on the Do Not Call Registry. For example, you may receive calls if you have an existing business relationship with a company. Political organizations, telephone surveyors and charitable organizations also still may call, even if you are on the Do Not Call Registry.

File a complaint

If you receive calls that may be in violation of telemarketing regulations, file a complaint with the Ohio Attorney General’s Office, Federal Communications Commission and/or the Federal Trade Commission.

PROTECT YOUR CHILD FROM IDENTITY THEFT, *Continued from page 1*

The Identity Theft Resource Center encourages parents to watch for warning signs:

- Your child receives pre-approved credit card offers but has never had a bank account.
- Collection calls, bills or credit cards come in your child’s name.
- A person who knows your child’s Social Security number (SSN) has suddenly “found” a lot of money.
- Your child’s name appears on the caller ID when someone else calls you.
- The IRS sends notice that your child’s name or SSN are listed on another tax return.

To check for possible child identity theft, parents or court-appointed guardians should attempt to obtain a credit report on the child’s 16th birthday, using www.AnnualCreditReport.com or by writing to the three main credit reporting companies: Equifax, Experian and TransUnion. The three credit reporting companies have programs to help parents determine if their child’s personal information is being used.

A credit report should not exist until the child’s first credit application as an adult. If parents do find an erroneous credit report, they should contact the credit reporting bureaus immediately to place a fraud alert on the child’s credit report.

The credit reporting companies request that parents *not* order a report on a child unless they have a reason to do so. Multiple inquiries could cause problems.

UNDERSTANDING DEBT COLLECTION LAWS

The federal Fair Debt Collection Practices Act and the Ohio Consumer Sales Practices Act protect consumers from unfair debt collection practices from third party debt collectors.

Debt collectors may not:

- Harass 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.

Debt collectors also may not threaten you with arrest or jail time. Ohio law prohibits imprisoning individuals who are unable to pay their debts, “debtor’s prison.”

Learn more at www.OhioAttorneyGeneral.gov or www.ftc.gov.

WANT UPDATES?

- Receive the Consumer Advocate via e-mail by signing up at www.OhioAttorneyGeneral.gov/ConsumerAdvocate.
- Receive news and updates from the Ohio Attorney General’s Office by signing up at www.OhioAttorneyGeneral.gov.
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