



Ohio Attorney General's  
**Consumer Advocate  
Newsletter**



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## **How to Handle Scams: Phony Funeral Announcements and more!**

Scammers use a variety of tactics to make their “offers” seem legitimate, including phony emails containing malicious links. Consumers have reported receiving legitimate-looking emails with subject lines such as “Funeral Notification” or “Passing of Your Friend.” The emails appear to originate from a funeral home.

Once the consumer clicks on the link to view the obituary, the link installs malicious software called “malware” onto the consumer’s computer. Malware allows scammers to scan hard drives for personal information, such as Social Security numbers, bank account numbers, and credit and debit card numbers. In other variations of the scam, the subject line may read something along the lines of “Urgent Court Notice” or “Eviction Notice.”

Scammers also use phone scams to obtain personal information from consumers. Scammers may text consumers, pretending to be a cellular phone provider. The consumer may respond to the text with private account information or go to a legitimate-looking website via a link provided in the text and enter his or her account information. However, the texts and websites are fake, and they lead consumers to disclose their account information. This, in turn, can be used to rack up charges. Reports to the IRS Inspector General suggest that scammers are contacting unsuspecting consumers via phone calls and posing as IRS agents. The scammer claims the consumer owes taxes and threatens arrest, loss of a driver’s license, or deportation if payment isn’t immediately provided via wire transfer or prepaid card. Consumers who receive such a phone call should hang up immediately.

Attorney General DeWine offers these tips for steering clear of scams:

- Delete any suspicious emails without clicking on attachments or links. If you need to find out about a matter such as the possible loss of a friend, contact the family or a funeral home at a phone number you know is legitimate.
- Similarly, if you receive an unexpected phone call from a business or government agency requesting personal information or payment, hang up. Call the organization using a number you know is legitimate. Keep in mind that scammers can use a tactic called “spoofing” to disguise the number displayed on your caller ID.
- Maintain your anti-virus program by installing updates. These updates could include security patches developed to help keep your information safe.

Consumers who suspect a scam should contact the Ohio Attorney General’s Office at 800-282-0515 or visit [www.OhioAttorneyGeneral.gov](http://www.OhioAttorneyGeneral.gov).

## Consumer Protection Videos Now Available

In an effort to warn Ohioans about online scammers, the Attorney General's Office has released several new educational videos about cybersecurity. They feature experts from the Attorney General's Office explaining how to protect your personal information and avoid scams when browsing online.

The videos cover:

- [Digital Cookies](#)
- [Online Shopping](#)
- [Phishing](#)
- [Passwords](#) (Spanish version: [Las Contraseñas](#))
- [Social Media](#) (Spanish version: [Los Medis Sociales](#))

In addition, the Ohio Attorney General's Office recently launched CHIPP, the Cybersecurity Help, Information, and Protection Program. This consumer awareness workshop teaches consumers about the importance of cybersecurity and privacy, including as they relate to smartphones and other mobile devices. CHIPP workshops can be customized for junior high, high school, and adult audiences.

Consumers who suspect a scam or who would like to schedule a consumer awareness workshop should contact the Ohio Attorney General's Office at 800-282-0515 or [www.OhioAttorneyGeneral.gov](http://www.OhioAttorneyGeneral.gov).

## AG DeWine Enters into Multistate Settlement with Phusion Projects, LLC

Attorney General Mike DeWine announced that he and 19 other attorneys general and the city attorney of San Francisco entered into an Assurance of Voluntary Compliance with Phusion Projects LLC and its officers, Jaisen Freeman, Christopher Hunter, and Jeffrey Wright (collectively, "Phusion").

The settlement resolves allegations that Phusion marketed and sold flavored malt beverages, namely "Four Loko," in violation of consumer protection and trade practice statutes by promoting the drink to underage persons, promoting dangerous and excessive consumption of Four Loko, promoting the misuse of alcohol, and failing to disclose to consumers the effects and consequences of drinking alcoholic beverages combined with caffeine. Additionally, the settlement addresses Phusion's practice of manufacturing, marketing, and selling unsafe and adulterated caffeinated alcoholic beverages prior to the FDA's November 2010 letter warning Phusion that caffeinated Four Loko is an unsafe product.

As part of the settlement, Phusion agreed not to manufacture caffeinated alcoholic beverages and to reform how it markets and promotes its non-caffeinated flavored malt beverages, including Four Loko. Under the Assurance of Voluntary Compliance, Phusion cannot:

- Promote binge drinking, drinking while driving, consuming an alcoholic beverage by means of a rapid ingestion technique or device, or underage drinking;
- Promote to consumers, wholesalers, distributors, or marketers mixing its flavored malt beverages with products containing caffeine;
- Sell, offer for sale, distribute, or promote alcoholic products to underage persons;

- Hire models or actors for its promotional materials who are under the age of 25 or who appear to be under the age of 21;
- Use names, initials, logos, or mascots of any school, college, university, student organization, sorority, or fraternity in Phusion's promotional materials for its alcohol products;
- Prevent the posting of, and promptly remove from its websites and social media accounts, any material that depicts or describes the consumption of its caffeinated alcohol beverages, the mixing of its flavored malt beverages with products containing caffeine, or the misuse of alcohol;
- Pay the state attorneys general who are signatories to the settlement and the city attorney of San Francisco \$400,000. Ohio will receive more than \$23,000.

In addition to Attorney General DeWine, the attorneys general of Arizona, Connecticut, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Maine, Maryland, Massachusetts, Mississippi, New Mexico, New York, North Carolina, Oregon, Pennsylvania, Tennessee, and Washington, along with the city attorney of San Francisco participated in the settlement.

Consumers who suspect a scam or unfair business practice should contact the Ohio Attorney General's Office at 800-282-0515 or visit [www.OhioAttorneyGeneral.gov](http://www.OhioAttorneyGeneral.gov).

## How to Research Home Improvement Contractors

If you are considering a home repair this spring, make sure you know how to find a good contractor and avoid scammers.

Begin by asking family and friends for recommendations of reliable contractors. Word-of-mouth recommendations are among the best ways to find reputable businesses. If possible, check out the work contractors have done for previous customers.

Be skeptical of contractors who show up to your door unexpectedly. The Attorney General's Office routinely takes legal action against door-to-door contractors who make great promises but then take consumers' money and do shoddy work or no work at all.

Research the contractor by checking complaints filed with the Ohio Attorney General's Office and the Better Business Bureau. A search for complaints filed against the business will help you determine whether it is trustworthy. Even if you don't find complaints, don't assume the contractor is reliable. Unscrupulous contractors and scam artists often change their business names regularly to fool unsuspecting consumers, which is why referrals are always helpful. Also, consider conducting an online search using the name of the contractor followed by words such as "reviews" or "scam."

Once you narrow your selection to several contractors, get written estimates from each one for the work you want to have done. Compare the estimates before making a decision.

Once you select a contractor, get everything in writing. A written contract should include:

- Your full name and address
- Contractor's name, address, and phone number
- Complete description of the work to be done
- Provision requiring your written approval for any changes
- Explanations of any guarantee or warranty
- Any verbal promises the contractor makes
- Total cost of the work

- Specific terms for payment of materials and labor
- Starting and completion dates
- Requirement for the contractor to obtain all necessary permits and inspections
- Your signature and the contractor's signature

The contract should not require you to pay a large down payment or payment in full until the project is complete and inspected. If possible, avoid paying in cash because it leaves you with little paper trail if something goes wrong. Also, be aware that if the contract includes a mandatory arbitration clause, you may be waiving your right to sue.

Keep in mind that under Ohio's Home Solicitation Sales Act, you have three days to cancel most contracts signed at your home or at a location that is not a company's normal place of business, such as a home improvement show. All cancellations must be in writing.

Door-to-door salespeople must notify you of your right to cancel and provide a cancellation form. Don't do business with contractors who do not provide the cancellation form.

Consumers who suspect a scam should contact the Ohio Attorney General's Office at 800-282-0515 or visit [www.OhioAttorneyGeneral.gov](http://www.OhioAttorneyGeneral.gov).



For more information, contact Ohio Attorney General Mike DeWine's Consumer Protection Section at **800-282-0515** or **[www.OhioAttorneyGeneral.gov](http://www.OhioAttorneyGeneral.gov)**.