



Beware of Scam Charities This Holiday Season

Many consumers plan to spread the joy of the holiday season by donating to various charities. Unfortunately, many scammers plan to take advantage of consumers' generosity by posing as legitimate charities and accepting "donations." Before donating this holiday season, research the charities that you plan to help and learn the warning signs of a scam.

Consumers are often asked to donate money during the holidays. If you are contacted by an unfamiliar charity, take a moment to investigate before you contribute. Call the charity at a telephone number that you know belongs to the charity. A reputable organization will welcome inquiries.

When a charitable organization calls you seeking a donation, the caller must provide the name of the charity and the location of its principal place of business. Professional solicitors calling on behalf of an organization must also provide this basic information about the charity.

Here are some warning signs that a charitable request might be fraudulent:

- The charity's name is similar to a well-known, nationally recognized charity.
- Callers use high-pressure tactics to request immediate donations.
- The caller is hesitant or unable to answer questions about the charity.
- The caller offers prizes in return for a donation.
- The caller requests that checks be made payable to a person instead of the charity.

Learning about an organization and its activities can help donors make wise giving decisions. Before donating to a charity, consider using the following resources to do some research:

- Ohio law requires charitable organizations and professional solicitors operating in Ohio to register with the [Attorney General's Office](#). Both must annually file informational returns or financial reports. Before donating to a charity, consumers should search the AG's charitable database to determine whether the organization is registered and current.
- The [IRS' Exempt Organizations Select Check](#) can be used to verify if an organization has a valid 501(c)(3) or other tax-exempt designation. The IRS also lists organizations that have had their tax-exempt status revoked.
- Private watchdog organizations often review data and reports on organizations and may grade them based on various spending standards and other procedures. Some of those groups are [CharityWatch](#), [Charity Navigator](#), and the [Better Business Bureau Wise Giving Alliance](#).
- The organization's IRS Form 990 return can be viewed on [Guidestar](#). A free registration process is required to access the reports. The 990 will include information on how the group raises and uses its funds as well as other operational details about the group. Important details to pay

attention to: the percent of expenditures used on program expenses rather than management and fundraising expenses; descriptions of programs and expenses, especially reported information about travel and compensation levels; and self-dealing transactions between the charity and one or more of its' directors.

If you need additional information about a charity or want to file a complaint about a questionable organization, contact the Ohio Attorney General's Office at 800-282-0515 or www.OhioAttorneyGeneral.gov.

Ohio to Receive \$716,624 in Google Multistate Settlement

Ohio Attorney General Mike DeWine, along with the attorneys general of 36 other states and the District of Columbia, announced a \$17 million settlement with Google Inc. concerning its placement of third-party cookies on Safari Web browsers during 2011 and 2012.

"Consumers' default privacy settings were circumvented without their knowledge," Attorney General DeWine said. "We take these issues seriously, and we negotiated to reach a comprehensive settlement that not only provides significant payment to the states but also addresses the specific practices involved."

Google generates revenue primarily through advertising. Through its DoubleClick advertising platform, it sets third-party cookies — small files in consumers' Web browsers — that enable third-party advertisers to gather information about those consumers, including their Internet surfing habits.

By default, Apple's Safari Web browser is set to block third-party cookies, but from June 1, 2011, to February 15, 2012, Google circumvented Safari's default privacy settings and set third-party cookies on Safari Web browsers. Google disabled the circumvention method in February 2012 after the practice was widely reported on the Internet and in the media.

The attorneys general allege that Google's circumvention of the default privacy settings violated state consumer protection laws and related computer privacy laws. The states claim that Google failed to inform Safari users that it was circumventing their privacy settings and gave them the false impression that their default privacy settings would block third-party cookies. In turn, users' Web surfing habits could be tracked without the users' knowledge.

To resolve the allegations, Google agreed to pay the attorneys general \$17 million. Ohio will receive \$716,624, which will go to the Consumer Protection Enforcement Fund.

Google also agreed to:

- Not override a browser's cookie-blocking settings without the consumer's consent unless it is necessary to address fraud, security, or technical issues
- Not misrepresent or omit material information to consumers about how they can use any particular Google product, service, or tool to directly manage how Google serves advertisements to their browsers
- Improve the information it provides to consumers regarding cookies, their purposes, and how consumers can manage cookies while using Google's products or services
- Maintain systems designed to ensure the expiration of the third-party cookies set on Safari Web browsers during the time the default settings had been circumvented

In order to protect yourself, you should always be aware of your personal privacy settings — on your Internet browser and on sites that you visit. Privacy policies can usually be found on the home page of each browser and website.

If you suspect a scam or unfair business practice, file a complaint with the Ohio Attorney General's Office at www.OhioAttorneyGeneral.gov or call 800-282-0515.

Beware of Holiday Shopping Scams

Retail stores everywhere are advertising online deals for the holiday season. With all of the email offers, website ads, and links posted on social media, it can sometimes be hard to distinguish between what is real and what is a scam. Many of those advertisements are ploys for you to click on malicious links or unknowingly reveal your personal information.

Have you ever received a text message stating, "You've won a free gift card" to a well-known retail store? In order to claim the gift card, however, you must first click on a link or call a phone number listed in the text message. Beware! By clicking on the link or calling the number, you are verifying that you received the text message. You may continue to receive more unsolicited text messages or phone calls.

Fake offers are not limited to text messages. Many scammers also design emails and social media advertisements using the logo and layout of legitimate companies. The scammer might include a link to a "too good to be true" sale and instruct the consumer to click on the link in order to receive the deal. In reality, this is just a ploy to obtain personal information, such as your credit or debit card number. In some cases, clicking on the link may even download a malicious virus to your computer, which may put your computer — and any information on your computer — at risk.

Follow these tips to protect yourself this holiday season:

- Never respond to unsolicited text messages, even if the message includes the name of a well-known retail store.
- Before entering payment information, make sure that the website is secure. The URL should begin with "https," not "http."
- Rather than clicking on links displayed in emails or on social media websites, visit the store's website directly to learn about the latest deals.
- Update your computer's anti-virus software regularly, and never click on suspicious links or "too good to be true" advertisements.
- When shopping online, consider using a credit card. [The Fair Credit Billing Act](#) provides consumers with certain protections that other payment methods do not.
- Use strong and complex passwords for online retail accounts, and change them often.
- When shopping online, never provide payment via wire-transfer or prepaid credit card. Scammers prefer these two payment methods because they are difficult to trace.

If you suspect a scam or an unfair business practice, report it to the Ohio Attorney General's Office at www.OhioAttorneyGeneral.gov or 800-282-0515.

Resolve to Know Your Consumer Rights

With the new year just around the corner, are you resolving to lose weight, learn to dance, or meet that new someone special? If so, you should be aware of the consumer rights involving “prepaid entertainment contracts.” In Ohio, state consumer protections apply to certain personal services for which a contract requires payment prior to you receiving any of the services that you have purchased. This includes many of the following:

- Gym and health spa memberships
- Dating services
- Dance lessons
- Martial arts instruction

Before signing a prepaid entertainment contract, keep these consumer tips in mind:

- Only promises in writing are guaranteed, so make sure any benefits or features promised by a business are included in the written contract.
- Always read the fine print so you do not miss any of the important terms and conditions.
- Understand your right to cancel a prepaid entertainment contract within three business days (Monday through Saturday) of signing it. The company must refund any money paid, minus an expense fee of no more than \$10.
- If you decide to cancel, you must notify the business by postal mail or in person, not by email, fax, or telephone. The seller must provide you with a copy of your contract, which will contain a “notice of cancellation.”

For consumers signing a prepaid entertainment contract prior to the opening of a new business, the right to cancel is extended through the seventh day it is open to serve customers. Any cancellation fees for refunds prior to the opening of the facility cannot exceed \$50 or 10 percent of the total membership cost, whichever is less.

If a facility relocates 25 miles or more from a customer’s home, or if the customer moves 25 miles or more away from the facility, the customer has the right to a refund based on the amount of time left on the contract. An exception is made if service is transferred to a similar facility within 25 miles.

Armed with your rights involving prepaid entertainment contracts, you’ll be one step closer to making your New Year’s resolutions a reality.

If you have a complaint of an unfair business practice, report it to the Ohio Attorney General’s Office at www.OhioAttorneyGeneral.gov or by calling 800-282-0515.



For more information, contact Ohio Attorney General Mike DeWine’s Consumer Protection Section at **800-282-0515** or **www.OhioAttorneyGeneral.gov**.