

# Ohio Attorney General's Consumer Advocate Newsletter

Keeping Consumers Safe and Informed



## Consumer Advocate February 2019

### Introducing Ohio Attorney General Dave Yost

On January 14, 2019, Dave Yost was sworn in as Ohio's 51st attorney general. Attorney General Yost brings to the office his extensive experience rooting out fraud, holding the corrupt accountable and reforming government. While serving as prosecuting attorney in Delaware County during a building boom, Yost pursued criminal cases involving contractors who provided shoddy workmanship.

"I promised Ohioans my service as their attorney general would be devoted to protecting our most vulnerable, and ensuring equal application of the law," said Yost. "I've always been angered by people who prey upon consumers. A consumer who is wronged often won't know where to turn and many don't have the resources to go hire a lawyer. I love that the attorney general has the ability to do some policing of the marketplace; to hold liars and crooks accountable."

"A key consideration for the people in my office is: 'Has there been fraud or deception?' We don't have a true and successful free market when we have deception or dishonesty. Actors who deliberately try to deceive consumers are wrecking the free market. The attorney general can make a real difference by holding bad actors accountable under the rule of law."

Yost earned his undergraduate degree from The Ohio State University and law degree from Capital University. After working as a Columbus Citizen-Journal reporter, he began his public service career as Delaware County's Auditor and Prosecutor. As Prosecutor, he won the first-ever capital case in Delaware County and took down the largest drug ring in the county's history.

He became Ohio's 32nd Auditor of State in January 2011 and spent the next eight years fighting fraud, rooting out corruption, and "skinnying down" government. In two terms, investigations conducted by his office led to 171 convictions of corrupt public officials and uncovered \$30 million in stolen and misspent public funds. At the same time, he promoted efficiency by identifying potential savings of \$287 million for governments and school districts.

In November 2018, he won statewide election as Attorney General, an office in which he now pursues his mission of protecting Ohio's citizens while aggressively fighting corruption across the state.

He and his wife, Darlene, make their home in Franklin County. They have three adult children and three grandchildren.

## Top Ten Complaints of 2018

The Attorney General's Office works every day to protect Ohio families from unfair and deceptive business practices and scams. The office accepts and handles consumer complaints through an informal dispute-resolution process to assist consumers and businesses in reaching a mutual agreement to resolve issues. In 2018, the office received 22,877 complaints.

The 10 most common types of complaints reported to the Ohio Attorney General's Consumer Protection Section involved:

1. Used-car sales (approximately 4,140 complaints);
2. Shopping online and in stores (approximately 1,280);
3. Professional services, travel agencies (approximately 1,250);
4. Cable or cable bundling (approximately 720);
5. Wireless phone service (approximately 650);
6. Motor-vehicle repairs (approximately 610);
7. Identity Theft Unit, requests for assistance (approximately 560);
8. Collection calls (approximately 510);
9. Rental issues and landlords (490);
10. Medical billing (420).

The Consumer Protection Section tracks complaints in several general categories for reporting purposes; in 2018, the top overall categories were:

1. Motor vehicles;
2. Professional Services;
3. Utilities, Phone, Internet, TV;
4. Shopping, Food or Beverages;
5. Home or Property Improvement;
6. Collections, Credit Reporting or Financial Services;
7. Non Consumer Protection Act, Other;
8. Identity Theft Unit.

Consumer complaints generally are handled through the office's dispute-resolution process, with specialists working with the consumer and the business to reach a resolution. Complaint resolution might involve, for example, a refund for the consumer or an adjustment of charges or services. In 2018, more than \$3.5 million – up from the previous year – was adjusted or recovered for consumers through this process, according to complaint information.

The office also takes complaints from small businesses and nonprofit organizations. In 2018, the office logged more than 580 complaints from small businesses or nonprofits and provided dispute resolution similar to that offered to consumers.

Consumers who believe they have been treated unfairly or been the victim of identity theft should contact the Ohio Attorney General's Office at 800-282-0515 or visit [www.OhioProtects.org](http://www.OhioProtects.org).

## Be Prepared To File Taxes and Use Any Refund Wisely

As Ohioans enter the tax season, the Ohio Attorney General's Office encourages consumers to file as early as possible and to use any refund wisely. Five tips to consider:

- **File your taxes as soon as possible.** Tax identity theft generally occurs when someone steals your personal information to file a tax return and fraudulently obtain your refund. During the past couple of years, concerns about identity theft have intensified because of data breaches that have exposed individuals' Social Security numbers and other sensitive information. The best way to combat tax identity theft is to file your taxes early. The sooner you file, the less likely it is that someone can falsely file under your name.
- **Choose a reputable tax preparer.** If you choose to use a tax preparer, make sure that the preparer has the credentials you are seeking by visiting [the IRS's Directory of Federal Tax Return Preparers](#) or by [confirming a Certified Public Accountant's credentials](#). Before having your tax return prepared, find out about all associated fees. Ask for a complete breakdown of what you will be charged and why. Research a business with the Ohio Attorney General's Office and Better Business Bureau, and consider asking trusted friends and family for referrals. Free help might be available to eligible taxpayers through the IRS, the Ohio Benefit Bank, or the AARP.
- **Protect your personal information.** If you file your taxes online, make sure you use a secure internet connection. If you file by mail, take your completed return directly to the post office. Keep sensitive documents in a secure place. Shred any unneeded documents containing your Social Security number or other sensitive information.
- **Consider the costs of any "fast" refunds.** Offers for instant or "fast" refunds might actually be costly refund-anticipation loans or refund-anticipation checks. These products might involve substantial fees. Avoiding the refund-anticipation loan might save you money without diminishing the amount of your refund. When you have a tax preparer file your taxes electronically (or when you file your own taxes electronically), you can have any refund directly deposited in your bank account, typically within a few weeks.
- **Use any refund wisely.** Be an informed consumer and smart shopper by spending any refund wisely or simply saving it for later. For any major purchases, such as an automobile, do business only with reputable dealers. You can find help researching a company's reputation through the Ohio Attorney General's [Consumer Complaints](#) and the Better Business Bureau. Be sure to get everything – including any promises made by the dealer – in writing and read the fine print. For automobiles, take the vehicle for an extended test drive. Ask a trustworthy mechanic to check the car for problems.

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

## Five Ways to Avoid Online Romance Scams

Valentine's Day can be a time to seek out that special someone, and con artists know it. Fake online romance, or "sweetheart," scams are prevalent, so it is important to avoid them and protect your hard-earned money.

Romance scams typically begin when a con artist creates a phony profile on a dating website or on social media to attract unsuspecting victims. Many times, con artists claim to be located in another state or country — pretending to be a military member stationed overseas or a businessman or -woman working in another country. They might even send fake photos or documentation in order to "prove" their identity. The scammer and the soon-to-be victim might spend countless hours communicating before the scammer asks for money — say, for airfare to visit, for hospital fees or other medical costs, to get out of a foreign country or to access an inheritance the scammer promises to share with the victim.

Victims generally are asked to send money using a wire-transfer service, money order, prepaid card, gift card or other hard-to-trace payment method. Once the money is sent, it is nearly impossible to recover. Last year, 70 Ohioans reported losing a collective \$3 million to sweetheart scams.

A Franklin County woman was the victim of a multi-year sweetheart scam with a man she had been in contact with by phone. She sent money to multiple people via FedEx, gave the scammer access to her credit card, and even cashed in stocks and bonds to send money to the scammer. The consumer sent a total of \$1.2 million to the scammer.

A Sandusky County woman began an online relationship with a man who claimed to be in the military and stationed outside the United States. He convinced the woman that he wanted to start a business, and she began purchasing items for the business, ultimately sending the scammer \$200,000 worth of materials.

Tips to avoid sweetheart scams include:

1. Research someone you meet online; do not rely solely on what that person tells you. Conduct internet searches and check with independent sources to verify the person's claims.
2. Be cautious of individuals who claim that destiny or fate brought you together or, soon after you meet online, claim to love you. Be especially wary if you have just lost a loved one; many times scammers scour through obituaries to find people who have recently suffered a loss.
3. Talk to friends and family members about any online relationships, even if the other person asks you to keep the relationship a secret.
4. Don't send money to someone you have met only online, even if you have developed a relationship with the individual.
5. Be very skeptical of requests for money sent via wire transfer, money order, prepaid money cards or gift cards. These are preferred payment methods for scammers.

Consumers who suspect a scam or an unfair business practice should contact the Ohio Attorney General's Office at [www.OhioProtects.org](http://www.OhioProtects.org) or 1-800-282-0515.