

Ohio Attorney General's
Consumer Advocate Newsletter
Keeping Consumers Safe and Informed



February 2025



Due diligence during tax season

By now, you've probably received your 2024 tax documents and are planning to hire a tax professional or prepare your own tax return using a popular software product. Here are some tips to consider:

- File your tax return as soon as possible. Tax identity theft generally occurs when someone steals your personal information to file a return and fraudulently obtains a refund. In recent years, concerns about identity theft have increased because of data breaches that have exposed individuals' Social Security numbers and other sensitive information. The sooner you file your returns, the less likely it is that someone can falsely file under your name.

- Consider the benefits of obtaining a free identity protection personal identification number (IP PIN) at the beginning of the tax season. An IP PIN is essentially a secret code between a tax filer and the IRS that prevents thieves from successfully filing fraudulent tax returns using your personal information. More information about establishing an annual IP PIN is available [here](#) from the IRS.
- If you choose to use a tax preparer, make sure that the preparer has the proper credentials 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, request a complete breakdown and explanation of all expected charges. Consider asking trusted friends and family members for preparer referrals. Thoroughly research businesses with the Ohio Attorney General's Office and Better Business Bureau, as the preparer you choose will have access to your Social Security number and other personal information. Remember, you're ultimately responsible for the accuracy of your return.
- Protect your personal information. If you file your tax return online, use a secure internet connection; if you file by mail, take your completed return directly to a 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 and diminish the amount of your refund. When your taxes are filed electronically, you can have any refund directly deposited into your bank account, typically within a few weeks. When filing, be sure to double-check the account number into which the refund will be deposited.
- Report abusive tax preparers to the IRS. Most tax preparers are honest and serve their clients well. Some, however, are out for their own gain. Report abusive tax preparers and suspected tax fraud to the IRS. Use [Form 14157](#), Complaint: Tax Return Preparer. If you suspect a tax preparer filed or changed your tax return without your consent, file [Form 14157-A](#), Return Preparer Fraud or Misconduct Affidavit.
- Review the IRS' list of [tax scams](#) to avoid losing money and/or personal information.

Many consumers use their tax refunds to make large purchases. In the same way you should research tax preparers, be sure to thoroughly research any big-ticket item you want to buy and the business(es) selling it. For instance, if you choose to buy a car with your tax refund, make sure you research the business, test-drive the car and have the vehicle inspected prior to purchase.

If you suspect a scam or an unfair business practice, contact the Attorney General's Office at www.OhioProtects.org or 800-282-0515.

Focus on data privacy

Data Privacy Week was observed last month (Jan. 27-31), but your personal information needs to be closely protected year-round.

According to the National Cybersecurity Alliance, Data Privacy Week is designed to educate individuals and organizations about the importance of online privacy: “The goal is twofold – to help citizens understand that they have the power to manage their data and to help organizations understand why it is important that they respect their users’ data.”

Reinforcing this important mission, we offer some helpful and practical tips that can be used right away:

- Never share personal information with anyone who contacts you unexpectedly.
- Be skeptical of suspicious emails, text messages and telephone calls that purport to need your personal information. If you have concerns, verify the identity of the caller by contacting their organization or agency using only contact information you know to be legitimate.
- Consider subscribing to a VPN (virtual private network) to help encrypt your data on your internet-connected devices. More information about the value of a VPN is located [here](#).
- Consider placing an [initial fraud alert](#) or a [security freeze](#) on your credit reports.
- Use strong passwords that are hard to guess and change them regularly. Passwords should be at least 12 characters and include capital and lowercase letters, numbers and special characters.
- Set a passcode on your smartphone.
- When offered, turn on two-factor or multi-factor authentication to access your online accounts. This can help protect your data even if your password is stolen.
- Research and consider using privacy-focused browsing modes on your internet browser. You can also consider using [privacy-focused search engines](#).
- Adjust your [privacy settings and review them](#) regularly. For example, every social-media site and app has privacy settings that control what you share. Familiarize yourself with the settings, understand what they mean and know how to change them to meet your privacy needs.
- Read and understand privacy policies associated with the sources asking for your personal information. When in doubt, don’t give it out.
- Exercise caution on social media. Recognize that information you post may be shared with people and networks beyond your intended audience. Be more mindful about what you post and think through the potential consequences before sharing.
- Dispose of devices responsibly. Remember that even small pieces of equipment — such as jump drives or memory cards — may contain information that you’ll want to clear before discarding them.

For more general cybersecurity tips, visit www.OhioAttorneyGeneral.gov and review the [Cybersecurity Help, Information and Protection Program \(CHIPP\) booklet](#) as well as [Social Media Pointers for Parents](#).

Valentine's Day romance scams

If Valentine's Day has you eager to find someone special, be mindful of scammers who prey on those looking for love at this time of year. Some con artists get on dating sites to build trust with victims before fabricating urgent financial needs. Common stories may involve a request for money to help pay for a plane ticket or for a surgery suddenly needed by a family member. Always be cautious; never send money to someone you haven't met in person.

In recent years, romance investment scams, too, have been on the rise. With these schemes, the scammer builds a romantic connection with a victim online, then uses that trust to persuade the victim to invest in a fake or nonexistent investment opportunity. These investment schemes often involve high-risk or complex financial products, such as cryptocurrency, and the promise of large returns.

Such scammers first work to create a strong emotional bond with victims through online communication, often portraying themselves as successful, wealthy and interested in a victim's life. Once trust has been established, scammers introduce the investment opportunity. They may claim inside knowledge or exclusive access to a lucrative market. They may fabricate account statements, screenshots and/or testimonials to convince victims that the investment is profitable. And they often pressure their victims to invest immediately, citing time-sensitive deals or potential losses if they don't act fast.

Once victims invest a significant amount of money, scammers often become unresponsive, disappearing with the money and, in some cases, even blocking communication channels. Victims are left broken-hearted – and without their investment money.

Victims of romance scams don't fit a pattern; they may be male or female, young or old. The common denominator is that scammers prey on victims' belief in love.

Here are some ways to avoid these types of scams:

- Research people you meet online; do not rely solely on what they tell you. Conduct internet searches, including reverse-image searches, and check with independent sources to verify a person's claims. To do a reverse-image search, copy and paste the picture of the person you have been corresponding with into a search engine to see whether it is used on multiple accounts.
- Be cautious of "love bombing," which occurs when a new love interest showers you with affection and compliments. Be cautious of individuals who claim that destiny or fate brought you together or claim to love you after a short time.

- Be especially wary if you have just lost a loved one; many times, scammers study obituaries to find people who have recently suffered a loss.
- Talk to family members and friends about online relationships, even if the other person asks you to keep the relationship secret.
- Don't send money to someone you have met only online, even if you have developed a relationship with the individual.
- Be very skeptical of requests for money to be sent via wire transfer, cryptocurrency, peer-to-peer payment systems (Venmo, Zelle, etc.), money order, prepaid money cards or gift cards. These are preferred payment methods for scammers.

If you suspect a scam or an unfair business practice, contact the Attorney General's Office at www.OhioProtects.org or 800-282-0515.

2024 Consumer Protection overview

The office of Ohio Attorney General Dave Yost works every day to protect families from unfair and deceptive business practices and scams. The office accepts and handles consumer complaints to help resolve issues. In 2024, the office received more than 24,000 complaints.

The Consumer Protection Section tracks complaints in several general categories for reporting purposes. In 2024, the categories generating the most complaints were:

1. Motor vehicles
2. Professional services
3. Shopping
4. Home improvement
5. Collections
6. Utilities

Consumer complaints are handled by specialists using an informal dispute-resolution process. A complaint specialist attempts to resolve the dispute by working with the consumer and the business. Complaint resolution might involve, for example, a refund for the consumer or an adjustment of charges or services. In addition to helping individual consumers, the office also accepts complaints from small businesses and nonprofit organizations.

Complaint specialists are trained to identify problems. If there appears to be a consistent pattern of deceptive behavior, the office may investigate further and possibly take legal action against the business on behalf of all Ohioans. Such legal action aims to stop current bad conduct, prevent future misconduct, and/or obtain restitution or civil penalties.

AG Yost's consumer protection victories in 2024:

- The Civil Investigative Unit opened 140 cases, and the Civil Legal Unit filed 33 lawsuits, obtaining more than \$50 million in judgments.

- The Economic Crimes Unit continued to identify, investigate and prosecute scam artists, opening 426 criminal investigative matters. Working with local law enforcement and county prosecutors, the unit filed seven indictments and obtained 15 convictions. These cases resulted in more than \$1,131,911 in consumer restitution orders.
- The Robocall Enforcement Unit encourages Ohioans to not answer or reply to phone numbers they do not recognize. The unit received 8,250 reports of unwanted calls in 2024.
- The goal of the Education Unit is to inform Ohioans about their rights as consumers and to warn them about scams. The Education Unit conducts consumer protection presentations throughout the state to build collaboration and awareness in the fight against fraud and to help protect Ohioans. In 2024, the Education Unit conducted 252 educational events with a combined attendance of 9,756.

Tools for consumers:

Consumers can also turn to the Consumer Protection Section to:

- Research a business by [searching consumer complaints](#) as well as [lawsuits filed and judgments obtained by the Ohio Attorney General's Office](#).
- Help obtain [assistance](#) to counter the effects of identity theft.
- [Request a presentation \(virtual or in-person\)](#) on consumer issues.
- [Receive publications](#) about consumer protection issues.

Click [here](#) to learn more or to access the Consumer Protection Section's free services.

Consumers who believe they have been treated unfairly or been the victim of identity theft and need assistance should contact the Attorney General's Office at 800-282-0515 or visit www.OhioProtects.org

BONUS TIP YOU CAN USE – Did you know that the Ohio Attorney General's Office offers a wide range of free consumer protection presentations to educate consumers about the latest trends and scams? Specific topics include Consumer Scams, Cybersecurity Help, Information and Protection Program (CHIPP), Protect Yourself from Identity Theft and Shop Smart: Know Your Rights.

If your company, organization, community group or club would like to host a presentation, [complete a request form](#) or contact us at 800-282-0515. In-person and online presentations are available. Due to the high demand for these presentations, we ask that at least 20 people be in attendance for all in-person presentations. Presentations are generally scheduled during business hours (9 a.m. – 5 p.m.) on weekdays. Depending on your needs, we may be able to accommodate groups of any size with a free virtual presentation.