



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



JUNE 2014

Does Change-My-Address.com Owe You a Refund?

Consumers nationwide, including up to 16,000 Ohioans, are entitled to refunds from a Cincinnati Internet-based business that offers change of address services. A \$3 million national refund pool has been established to reimburse consumers under a settlement with Change-My-Address.com, Change-of-Address.us, parent company Form Giant LLC, and its president, Matthew Riley, said Attorney General Mike DeWine.

After finding Change-My-Address.com/Change-of-Address.us on search engines, consumers clicked on the company website, believing it was the United States Postal Service (USPS) change of address service. USPS charges only \$1 for change of address services. When consumers filled out the appropriate new address and clicked "continue" to complete the transaction, they were taken to the page requesting payment information. The company programmed the payment information so it automatically jumped down to the middle of the page, where credit card information was requested. The top of the payment page, which was deliberately not shown, stated, "To prevent fraudulent address changes and to cover the cost of processing and handling, you authorize us to charge your credit or debit card a one-time \$19.95 fee."

The defendants also represented that the cost of services would be limited to the \$1 charge assessed by the USPS for address changes. The disclosure at the top of the landing page stated that the consumer would be assessed "a \$1 processing fee charged by the USPS for submitting an online address change request that must be paid with a valid debit or credit card."

Many consumers believed they would only be charged \$1 for services and only learned of the \$19.95 charge when it showed up on their billing statements. Later, the defendants raised the price to \$29.95. The defendants refused to refund the full amount when consumers contacted them to complain.

Change-My-Address.com and Change-of-Address.us have agreed to:

- Provide up to \$3 million in refunds to be disbursed among all affected consumers nationwide
- Disclose the actual full change of address service charge
- Disclose that they are not affiliated with the USPS
- Pay attorney costs and fees

The defendants are required to email all consumers who haven't already received a full refund. The email, which was sent to consumers in late May, contained a notice of the ability to make a claim for a refund minus the \$1 that was paid by the defendants for the USPS postal service address change. The email also was to include instructions on how to file a claim. Consumers have until Aug. 7, 2014, to file a claim for a refund after receiving notice.

Consumers should report potential scams and deceptive businesses practices to the Ohio Attorney General's Office by visiting www.OhioAttorneyGeneral.gov or calling 800-282-0515.

Airport Job Offers Don't Always Fly

Attorney General Mike DeWine is warning Ohioans to be on the lookout for a scam involving the promise of "airport jobs." Recent reports to the Attorney General's Office suggest Ohioans are receiving fliers and phone calls from a man attempting to persuade unsuspecting job hunters to wire transfer money in exchange for uniforms.

According to a Dayton consumer, the scammer convinced a local church to post a flier stating, "Work for American Airlines!" along with contact information. After speaking with the man who claimed to represent the well-known airline, the consumer sent \$400 via wire transfer in exchange for a uniform, walkie-talkie, and pre-employment drug test.

Another consumer reported sending \$212 via wire transfer to a third party in New York. The consumer was told the job paid \$17.50 per hour, and the upfront fee would cover the cost of a uniform to get started. In both cases, the uniforms were never delivered, and the consumers lost their money.

Job opportunities scams often prey on job hunters who are willing to pay fees up front, often a few hundred dollars, in exchange for the promise of employment.

Red flags of job opportunity scams include:

- Demands for upfront payment via prepaid credit card or wire transfer
- Requests for personal information
- Unrealistic salaries, benefits, or incentives
- Vague job descriptions
- Claims such as "No Experience Necessary!" or "Guaranteed Placement!"
- High-pressure sales tactics
- A lack of written information
- Selection for a mystery shopping job you never applied for

Consumers should report job opportunity scams and deceptive business practices to the Ohio Attorney General's Office by visiting www.OhioAttorneyGeneral.gov or calling 800-282-0515.

How to Avoid Off-Campus Rental Scams

College students in search of off-campus housing options have a lot to consider, including location, condition, square footage, parking, and price. In addition to checking online advertisements and bulletin boards on and near campus, apartment hunters should be sure to visit the properties they're considering and, if possible, talk with current residents about the apartment and their experiences with the landlord.

Here are things students typically come across when choosing a rental property:

- Application fee — Students may be asked to complete an application and pay a related fee for the landlord to check their credit and criminal background.
- Lease — A lease is a legally binding agreement between a student and the landlord defining the resident's relationship to the landlord and allowing use of the property. Students should review the lease carefully before signing it and make sure that any verbal agreements with the landlord are put into the lease before it is signed. Students need to keep a copy of the lease for their records.
- Security deposits — A deposit serves to ensure the landlord receives all the due rent and that the property is in the same condition when students move out as when they moved in except for normal wear and tear. Be sure to photograph the property when moving in and moving out to document its condition. The landlord typically has one month to refund the security deposit and provide a written, itemized explanation for any deductions taken from the amount students originally paid.

Additionally, college students should beware of various rental listing scams, especially when a rental seems too good to be true.

In a typical scenario, a scammer obtains the address and picture of a house posted online and reposts it on another website as a house for rent. The rent is often low, and scammers may claim they had to leave the country quickly. In order to secure the rental, the potential renter must send hundreds or thousands of dollars, typically via wire transfer. Beware! Any money sent will be lost.

When browsing for apartments, college students should follow these tips:

- Be skeptical of ads offering below-market rental rates.
- Be leery of potential "landlords" who say they had to leave the country quickly or claim they are missionaries in another country.
- Don't send money until you've had a face-to-face transaction, including actually viewing the property.
- Beware of requests for wire transfers or prepaid money cards as payment methods.
- Use a search engine to do a search by image to determine where else an image has appeared online.
- Follow the scam prevention tips provided by any websites you use.
- Search the county auditor's website for a record of who owns the property.

Spring and summer is also a time when some college students try to sublease their rental property until they return for school in the fall. These students should be wary of overpayment scams. In this ploy, a con artist poses as a potential new tenant, sends the landlord (or in the case of a student, the person subleasing his apartment) a counterfeit check for more than the asking price of the deposit or rent, and asks the landlord or original tenant to send the difference back to the con artist. The check later will be returned as counterfeit, and any money the landlord or person subleasing sends will be lost.

Consumers should report potential scams and deceptive business practices to the Ohio Attorney General's Office by visiting www.OhioAttorneyGeneral.gov or calling 800-282-0515.

Tips for Savvy Wedding Planning

With all the stress of wedding planning, it can be difficult to sort the good vendors from the not-so-good! Researching wedding vendors and asking important questions can go a long way to help you avoid problems on your big day.

Make sure you are dealing with reputable businesses that won't take your money and run. Research complaints filed against businesses with the [Ohio Attorney General's Office](#) and the [Better Business Bureau](#). Ask friends and family for recommendations, and read online reviews of vendors you are considering.

Ask a variety of questions when meeting with potential vendors. For example, some reception halls may require a nonrefundable deposit to hold the hall for your wedding date. Some may charge extra fees for cutting the cake or opening champagne. Make sure all verbal statements and promises are put in writing. Also, find out about any specific rules or restrictions, cancellation policies, and refund policies for deposits and payments. Be skeptical of "one-day" deals and discounts, which may involve high fees or hidden costs.

While researching possible vendors, you may be asked to provide your name, phone number, mailing address, e-mail address, and other details. Supplying this information may seem harmless, but be sure to ask how your information will be used. A vendor might sell your information to other businesses that may call or send you offers.

When ordering wedding or bridesmaid dresses, make sure you get all the details in writing, including the model number, size, manufacturer, color, and all other details pertinent to the order. Ask for the date when the order will be sent to the manufacturer and follow up with the store to ensure that your order is on schedule.

If possible, pay with a credit card. Credit card companies allow you to dispute charges if a business fails to deliver the goods or services you purchased. Debit cards, cash, and checks do not carry the same protections. The back of your monthly credit card bill should have information on how to dispute credit card charges.

While no one can predict everything that may happen on your wedding day, researching vendors, paying small deposits, and paying with a credit card can help protect you and your money.

Consumers should report potential scams and deceptive business practices to the Ohio Attorney General's Office by visiting www.OhioAttorneyGeneral.gov or 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.