



# Ohio Attorney General's Consumer Advocate Newsletter

JUNE 2016

## 'Ohio Protects' Multi-Media Outreach Initiative Begins

Ohio Attorney General Mike DeWine announced the launch of a new multi-media outreach initiative to increase Ohioans' awareness of scams, fraud, and identity theft and how they can protect themselves.

"Ohio consumers are targeted by scammers every day," said Ohio Attorney General Mike DeWine. "We want to help Ohioans be more aware of how scams are often not all that obvious at first, and to give them tools to find out more information about how the Ohio Attorney General's Office can help."

"Ohio's businessmen and women work hard every day to serve their customers. When scammers and con artists prey on Ohioans, they not only take advantage of consumers, they also harm legitimate businesses who play by the rules. We are pleased to support the Ohio Protects initiative which will give Ohioans more information about recognizing scams and fraudulent activities," said Andrew E. Doehrel, President and CEO of the Ohio Chamber of Commerce, and Roger Geiger, Vice President/Ohio Executive Director of the National Federation of Independent Business/Ohio (NFIB/Ohio).

"In the past year alone one-quarter of Ohioans 18 and older have had their personal information exposed to identity theft and fraud. And our latest research shows that older Americans are scammed out of about \$3 billion every single year. Making sure that all Ohioans are not only aware of the latest fraud schemes, but are also armed with the tools and resources to prevent and recover from fraud is the goal of the AARP Fraud Watch Network and we believe the Ohio Protects initiative is significantly furthering that focus. When it comes to spotting and avoiding fraud, information is critical. The more people know about available resources, the better," said Tamara James, Interim State Director, AARP Ohio.

"On behalf of the Ohio Association of BBBs, we could not be more pleased with the Attorney General's continued focus on protecting Ohio citizens and we appreciate the collaborative efforts and dual mission to protect our families and communities. This is yet another innovative tool and resource that is available to you and we encourage all to take advantage of these services, all free to the public. The Attorney General's new creative and accessible resource for education and assistance coupled with the BBB's scam tracker provides our community with the tools they need to be protected. We will continue to work with the AG's office to help fight fraud and keep our communities safe," said Kip Morse, CEO of the Better Business Bureau Serving Central Ohio.

The Ohio Attorney General's Office receives more than 27,000 consumer complaints annually. In order to make sure more Ohio consumers know about scams and how the Attorney General's Office can be a resource, the Ohio-based advertising firm of Fahlgren Mortine was chosen through a competitive process

to create the “Ohio Protects” multi-media advertising initiative launched June 3.

The “Ohio Protects” campaign will feature a dedicated microsite, [www.OhioProtects.org](http://www.OhioProtects.org), which will help educate consumers on a variety of consumer protection topics, and also direct them to the Ohio Attorney General’s Office for additional help.

In addition, the “Ohio Protects” campaign will include three, 30-second videos that use humor to help convey messages about scams and fraud. Using the tag, “It’s never this obvious,” the videos highlight some of the more common scams and frauds targeting Ohioans including: contractor fraud, computer repair scams, and IRS scams. They also alert Ohioans about how their personal information can be compromised, underscoring the importance of identity theft protection.

The videos can be viewed on the Ohio Protects microsite at [www.OhioProtects.org/videos/](http://www.OhioProtects.org/videos/). Closed captioning is available in English and in Spanish.

Advertising buys will occur from June 6, 2016, through the end of the year in all of Ohio’s media markets, and will be seen on a variety of platforms. In addition, Internet banner ads featuring the same messaging will also be a feature of the campaign.

The \$2 million effort is being funded by money secured through consumer protection settlements, not by taxpayer dollars.

## **Don’t Let Scams Take the Fun out of Social Media**

Have you ever been contacted by a “friend” on social media who has a great offer for you or who tells you that you’ve unexpectedly won money? While the idea seems great, it’s probably too good to be true, and, worse yet, the person contacting you might not be your friend at all.

Some con artists hack into an individual’s social media account and contact the person’s friends. While using your friend’s profile, a scammer may claim that you can receive a large amount of money as long as you pay a processing fee or taxes. The scammer may state that you have received the offer because you are a friend of another person who has won.

One Ohioan received a message from a family member who told her that she could receive a government grant if she contacted an agent and paid fees and taxes. She followed the instructions and paid the fees before realizing the message wasn’t truly from her family member. Instead, it was part of a scam that cost her thousands of dollars.

Another Ohioan discovered that her friend’s social media account had been hacked when she received a message from her friend’s account claiming she had won \$100,000 from the “U.S. Worker’s Compensation Program,” but she would have to send about \$1,000 to receive the rest of the winnings. Recognizing the potential scam, the consumer did not send any money.

To protect yourself from social media scams:

- Don’t accept friend requests from people you don’t know.

- Be skeptical of sending money in response to a message from a “friend” when asked via a social media app or website. Your friend’s account may have been hacked.
- Contact the person in a manner other than social media to verify whether that person truly sent you the message or whether the account was compromised.
- Look for red flags to detect scams through social media as you would with a scam delivered through the mail or over the telephone. For example, look for signs that the scammer is pressuring you to act immediately or wants you to pay through a wire transfer or prepaid money card. Beware if the scammer tells you not to tell friends or family about the conversation or describes an offer that seems too good to be true.
- Use a variety of unique, strong passwords (noted in a secure place) and change passwords frequently to protect your own account from being hacked.

To report a scam or unfair business practice, contact the Ohio Attorney General’s Office by visiting [www.OhioAttorneyGeneral.gov](http://www.OhioAttorneyGeneral.gov) or calling 800-282-0515.

## Helping Small Businesses to Avoid Becoming Targets

Imagine investing thousands of dollars into your own small business and then being targeted by scammers. Scams can deprive small businesses of valuable time and money. Therefore, if you operate, own, or work for a small business, watch for scams that may come your way.

One scam targeting small businesses involves billing a business for products it never ordered. The scammers may simply send a phony invoice, hoping someone pays the bill. Or they may offer free or low-cost products, and then send an invoice demanding a significantly larger payment. If your business receives a product it never ordered, you shouldn’t have to pay for it.

Also be skeptical if someone contacts your business seeking money for compliance or fees. Scammers often send requests for money using official-sounding names (such as “Business Compliance Division”) from government agencies that don’t actually exist. Con artists also may call posing as real agencies or companies, such as the IRS or your utility provider, and demand immediate payment for back taxes or fees. The callers may even threaten to have you arrested or to shut off your utilities if you do not immediately pay. These are all ploys to play on your fears.

Another scam, reported by the Better Business Bureau, involves con artists posing as the “American Chamber of Commerce.” They hope that businesses think it is the similar-sounding and legitimate U.S. Chamber of Commerce. The scammer pretends to be updating a listing in a directory and asks for basic information such as the name of the business, address, contacts, and phone numbers. In reality, the scammer is preparing to use the information for such purposes as invoice scams and identity theft.

Some tips for small businesses to steer clear of scams:

- Be skeptical of free trials or too-good-to-be-true prices. Look for fine print that may be enrolling you into a “club” or other program that requires future purchases at regular intervals.

- Centralize your office billing so that someone can recognize unfamiliar invoices to avoid paying fake invoices.
- Be extremely cautious when someone demands immediate payment, whether by phone or mail. Take time to look up the organization and contact it using a number that you know to be correct before making any payments.
- Never provide or confirm business information over the phone unless you know the caller is legitimate. When in doubt, just hang up.
- Educate staff members about scams, especially if they have contact with visitors and businesses over the phone, online, or in person. Inform them about the red flags of a scam.
- Report potential scams to the Ohio Attorney General's Office.

Just as it helps individuals resolve disputes about products or services, the Ohio Attorney General's Office also offers informal dispute resolution services to help small businesses and nonprofits detect scams and resolve problems.

Hundreds of organizations have filed complaints about a variety of issues, ranging from billing disputes to problems with the quality of products or services. Through dispute resolution, specialists work with both parties to help reach a resolution, saving some small businesses hundreds or thousands of dollars.

To report a scam or to file a complaint, contact the Ohio Attorney General's Office by visiting [www.OhioAttorneyGeneral.gov](http://www.OhioAttorneyGeneral.gov) or call 800-282-0515.

## Questions to Ask When Buying a Used Car

Buying a car is a major purchase. Asking a few key questions can help you avoid problems.

Before buying a used car, ask yourself:

### Am I choosing a reputable dealer?

- Research consumer complaints with the Ohio Attorney General's Office ([www.OhioAttorneyGeneral.gov](http://www.OhioAttorneyGeneral.gov)), the Better Business Bureau ([www.bbb.org](http://www.bbb.org)), and through Internet searches.

### Is the car in acceptable operating condition?

- Carefully and completely inspect the car's exterior and interior.
- Take the car on an extended test drive on highways, in stop-and-go traffic, and in other conditions.
- Have an independent mechanic of your choosing inspect the car.

### Do I know the car's history?

- Use the Vehicle Identification Number (VIN) to research who owns the car, the last odometer reading, and other facts at [www.vehiclehistory.gov](http://www.vehiclehistory.gov), and to check on issues such as flood damage through the National Insurance Crime Bureau at [www.nicb.org](http://www.nicb.org).
- Review all available service records, including work the dealer performed since buying the car, and obtain copies for your records.

- Research safety recalls through the National Highway Traffic Safety Administration ([www.nhtsa.gov](http://www.nhtsa.gov)).

#### **Am I getting a fair price?**

- Research the price using guides such as the National Automobile Dealers Association ([www.nadaguides.com](http://www.nadaguides.com)), Edmunds ([www.edmunds.com](http://www.edmunds.com)), and Kelley Blue Book ([www.kbb.com](http://www.kbb.com)).
- Consider the total price of the car, not just your monthly payments.
- Understand how interest is being calculated on your car loan. (Dealers offering little or no interest often charge much more than the car is worth).
- Know when monthly payments are due and understand all late fees.
- If trading in a car, confirm with the lender that any lien will be paid within two weeks after the trade-in.

#### **Who is responsible for repairs and maintenance after the purchase?**

- Know whether the car is being sold “as is,” in which case you are generally responsible for repairs once you buy it and drive it off the lot.
- If purchasing an extended service contract, read its terms and conditions. (A service contract is an agreement to repair, replace, or maintain a car for a specific period. It is different from a warranty, which is generally offered by the manufacturer and included in the purchase price.)

#### **Have I reviewed and received the written contract and any other necessary documents?**

- Confirm that all verbal promises and representations about the car and its condition are in the written agreement.
- Make sure there are no blank spaces on the written agreement.
- Obtain a copy of the written agreement.
- Obtain the title from the dealer within 30 days of the purchase.

If you experience problems buying a used car or receiving your title, contact the Ohio Attorney General's Office at 800-282-0515 or [www.OhioAttorneyGeneral.gov](http://www.OhioAttorneyGeneral.gov).