



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

JUNE 2018

June 2018

Five Ways to Avoid Scams When Traveling

Whether you're going on a long vacation or just taking a short trip, we've outlined ways to avoid scams and protect your identity when you travel.

- 1. Beware of rental scams.** Vacation rental scams occur when scammers advertise properties that are not actually available to rent. They usually offer below-market rates and ask renters to send a deposit using a wire-transfer or money-order service. After renters send the money, they get nothing in return. To protect yourself from these scams, conduct a web search of a property's name or address, contact the property manager (using contact information you find outside of the advertisement), and look up online reviews of the property. Consider discussing the offer with a reputable travel agent. If possible, use a credit card for the down payment. Also, beware of people who advertise a property on a rental website, such as Airbnb or VRBO, but then ask you to pay them outside of the website; you will lose any guarantees the website offers by doing that.
- 2. Research your destination.** Do some research about the place you're planning to visit. Check travel alerts and warnings from the U.S. State Department. Learn about a hotel's policies and security systems. Review complaints and information shared by previous travelers. Once you've arrived in a new place, use your phone's GPS to monitor your taxis or rideshares so that they do not make loops to increase your drive time or the amount you owe.
- 3. Don't overshare on social media.** While you're on vacation, limit what you post on social media. Don't tip off criminals by sharing too much information about where you are (or letting them know that your home is vacant). Post those great pictures when you get home.
- 4. Guard your belongings.** Do not leave expensive jewelry, electronics, money, passports, or other valuables unattended in your hotel room or by the pool. Ask about in-room safes upon arrival. Buy mini suitcase locks for the zippers on your purse or bag so they can't be easily pick-pocketed. If you plan to use the same locks for your checked baggage, make sure the locks are approved by the Transportation Security Administration (TSA). Be wary of strangers

offering to take a picture of your group with your phone. Once they have your phone, they could run off with it.

5. **Have backups.** Take photos of important documents like your passport, plane tickets, and driver's license or state identification card. Store them where you can access this data in the event your belongings are lost or stolen. Also consider downloading a "locator" app to help you trace your phone, tablet, or other device if it's lost or stolen. Some apps include features to remotely lock a device and/or wipe out all the information on the device.

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

Ohio BMV Changing Driver's License and ID Card Distribution Process

Effective July 2, 2018, the Ohio Bureau of Motor Vehicles (BMV) is changing how Ohioans will receive their driver's license or identification card. Instead of receiving a card while you wait at the office, the driver's license or ID card will be mailed to you from a centralized, secure facility.

The agency [explains](#) that the new process will provide enhanced protections against counterfeiting and comply with state and federal security standards.

To request a new or renewed driver's license or identification card, you still will go to a deputy registrar to process your request, but that office will issue only a temporary card or confirmation of driving privileges. Your actual driver's license or identification card will be mailed to you about 10 days later in a plain white envelope.

According to the BMV, centralized production of the cards will reduce driver's license fraud and identity theft by ensuring driver's licenses and identification cards are issued to legitimate cardholders only, preventing theft of secure materials from deputy registrars, and providing a more secure printing environment.

In addition to the new mailing process, the BMV also is providing customers with an option to receive a card that complies with new federal travel rules, which take effect in October 2020. If you choose to receive this "compliant" card, you will be required to provide documentation proving your name and date of birth (such as a birth certificate or passport), Social Security number (such as a Social Security card), and two additional documents proving your residential address (such as utility bills). More information about acceptable documents for both the standard and compliant cards can be found [on the BMV's website](#).

Regardless of which option you choose, obtaining driver's licenses and ID cards still will require a visit to a deputy registrar's office and a new photo with each renewal. Also, the card still will be valid for four years.

Any time there is a change in procedure, there is the potential for scams. To protect yourself, be wary of anyone who asks you to:

- Wire money to receive a new driver's license or identification card.
- Give out personal information, such as your Social Security or driver's license number, after someone calls you unexpectedly on the phone.
- Pay extra to speed up the delivery of a card.

If you receive an unexpected call from someone who claims to be from the Ohio BMV or a deputy registrar's office, proceed with caution. The real BMV or deputy registrar's office typically will not call you to ask for personal information. You also shouldn't need to pay using a wire transfer, money order, or gift card, which are preferred payment methods for scam artists.

When in doubt, hang up and call the legitimate phone number of the office that is supposedly calling you. The Ohio BMV can be reached toll free at 844-644-6268, and you can find a list of the deputy registrar offices in your county [on the BMV's website](#).

For more information about the new process for obtaining Ohio driver's licenses and identification cards, visit www.bmv.ohio.gov.

Privacy and Security on the Web: Is a VPN Right for You?

One option for consumers concerned about their privacy and security on public networks is to subscribe to a virtual private network or VPN service.

Security and privacy are important concepts to consider before using the internet, especially if you are typing in passwords, revealing personal information, or conducting any financial transactions such as checking your bank or credit card activity.

For Ohioans who have attended one of the Ohio Attorney General's cybersecurity presentations, one important tip is to not to log in with passwords or enter any personal or financial information into devices while using free, public Wi-Fi.

Another possible way to protect your information is to consider using a virtual private network. We've outlined some questions and answers about VPNs.

What is a virtual private network (VPN)?

Some experts compare a VPN to a private tunnel, where a secure, encrypted connection is established between your device and the websites you visit. Encryption scrambles the data before it is sent through the internet, and the VPN-enabled device has the key to unscramble it. The network and others on the network cannot see what you are doing, so VPNs allow individuals to use public Wi-Fi to access private websites without as much risk of others accessing their information.

Who might use a VPN?

Using a VPN may help consumers and businesses keep web browsing activity and personal information private. Businesses have used VPNs to allow a secure virtual office environment to employees who work remotely from home or another out-of-office location. Increasingly, VPN products are being used by individuals who want a private channel onto the internet when they are in coffee shops, hotels, airports, and other locations that have free, public Wi-Fi available.

How can I start using a VPN?

VPN services marketed for consumer use typically have software or an app that can be installed on your device. Like many technology products and services, some VPNs are free and some require payment. Before subscribing to a VPN, check reviews and ratings from other consumers and experts. For example, consider checking popular computer magazines and expert blogs and columns for their recommended VPN services. Also consider whether you can use the VPN product on multiple devices – such as your phone, tablet, and laptop – or whether the VPN can only be used on one specific device.

How else can I protect my information online?

Whether you choose to use a VPN or not, it is important to use “secure” websites whenever you are typing in personal or financial information. On a secure website, the web address generally begins with “https” instead of merely “http”; the “s” stands for secure. On some web browsers, you may see a lock icon and the whole address bar may turn green to let you know you are on a secure site. Even if you’re using a secure VPN, your computer may still be vulnerable to malware, so it’s important to have up-to-date malware protection. Find more [cybersecurity tips](#) on the Ohio Attorney General’s website.

To learn more from the Ohio Attorney General’s Office or to schedule a [free presentation](#) on the Cybersecurity Help, Information, and Protection Program (CHIPP), visit www.OhioProtects.org, or call 800-282-0515.

Six Questions to Ask Before Buying a Used Car

For most consumers, automobiles are one of life’s biggest expenses. Buying a car, maintaining it, and repairing it can involve many different costs and decisions. Under Ohio law, consumers do not

have a general right to cancel the purchase of a used vehicle to get their money back. Therefore, it is important to understand your rights and responsibilities before buying a used car.

In 2017, motor vehicles topped the list of consumer complaints reported to the Ohio Attorney General's Office, so before buying a used car, ask yourself:

1. Am I choosing a reputable dealer?

- Research consumer complaints with the [Ohio Attorney General's Office](#), the [Better Business Bureau](#), and through internet searches.

2. 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.

3. 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, and to check on issues such as flood damage through the National Insurance Crime Bureau at 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).

4. Am I getting a fair price?

- Research the price using guides such as the National Automobile Dealers Association (www.nadaguides.com), Edmunds (www.edmunds.com), and Kelley Blue Book (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.

5. 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.)

6. 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.

In addition to asking key questions, here are some other issues to consider when buying a car:

- **Lemon Law.** Ohio's Lemon Law only applies to new vehicles during their first year or 18,000 miles, whichever comes first, so in order to potentially qualify as a lemon, the vehicle must fall within that range. A "lemon" is a new motor vehicle that has one or more problems covered by the warranty that substantially impair the use, value, or safety of the vehicle. Under the Lemon Law, the auto manufacturer must be given a reasonable opportunity to fix the problem, and if the problem is not corrected, the consumer might be eligible for a refund or a replacement.
- **Warranty expiration notices.** Many new- and used-car buyers receive warranty expiration notices that appear to be from their car manufacturer, dealership, or state Bureau of Motor Vehicles but are actually sales solicitations for vehicle service contracts. If you get a notice about your warranty expiring, check with your manufacturer before responding. Find out if the notice is a car warranty scam. Use the contact information you already have for the manufacturer or dealer. Don't rely on the notice, which may contain only contact information for a scammer.
- **Service contracts.** Service contracts may be available from the manufacturer or your dealership, but third-party contracts may have fine print that excludes many repairs. If you receive pressure to make an immediate purchase, do not feel compelled to give out any money or personal information.

Before buying a used car, download the [Ohio Attorney General's Used Car Buyer Checklist](#). 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.OhioProtects.org.