

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



**Consumer Advocate**  
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**Consumers Can Receive Free Weekly Credit Reports**

Due to the anxiety consumers are facing with the spread of the COVID-19 virus, you can now choose to receive free weekly credit reports online through [www.annualcreditreport.com](http://www.annualcreditreport.com). You may choose to receive the reports from one, two or all three major credit reporting agencies: Equifax, Experian and TransUnion. The weekly reports will be free for all consumers through April 2021.

**Robocall Enforcement Unit, New Reporting Tool Now Available for Consumers**

On March 4, Attorney General Dave Yost announced the formation of a Robocall Enforcement Unit and the development of a tool that lets consumers report malicious robocalls to his office.

“Ohioans are tired of playing defense against annoying robocalls,” Yost said. “Now it’s Ohio’s turn to play offense – and we need your help.”

The new unit, part of Yost’s Consumer Protection Section, is dedicated to rooting out bad actors at every level of the robocall industry. The unit is made up of attorneys and investigators, including some who are already involved in legal action against companies responsible for the onslaught of calls.

Ohioans were hit with an estimated 2.2 billion robocalls in 2019, according to YouMail, a service that tracks robocall traffic.

The Robocall Enforcement Unit will take a multipronged approach to the problem by partnering with anti-robocall groups at the national level, investigating suspected violators, taking aggressive enforcement action and seeking legislation to expand the state’s authority over robocalls.

Yost is urging Ohioans to report calls to the unit by texting “ROBO” to 888111 and answering a set of

questions that take less than a minute to complete. Consumers also can file complaints by visiting [OhioProtects.org](https://ohioprotects.org) or calling 1-800-282-0515.

Even if a robocall does not cause a financial loss, reporting it to the Robocall Enforcement Unit can help investigators identify trends and protect other Ohioans from becoming victims.

When it comes to robocalls, Yost said, the bottom line is this: Just don't answer.

Other tips to help combat robocalls include:

- Never interact with a suspected robocaller in any way.
- Avoid providing personal or financial information by phone.
- Register your phone number with the Do Not Call Registry online at [DoNotCall.gov](https://donotcall.gov) or by phone at 1-888-382-1222.
- Research services offered by your phone provider to block unwanted calls.
- Install a trusted and reliable app on your cellphone to block or warn of suspicious calls.

As part of the initiative, Yost also released a series of five informational videos focused on robocalls. The videos are available on [YouTube](https://www.youtube.com).

## Protect Your Data When Moving From One Electronic Device to Another

Upgrading devices can be exciting, with all the potential for better pictures, faster processing speeds, expanded memory and new core functions. Before you dive in to setting up your new device, make sure to remove your personal information from your old device.

Taking steps to secure your data is particularly important if you are considering selling or passing down your old device to someone else. The device's memory, as well as the app content, can contain personal information, potentially relating to your physical location, finances and more.

Here are a few steps to complete before selling, trading-in or gifting your old device:

**Back up your data:** Back up your data in the cloud or to another storage device. Based on your device's operating system (for example, a version of Google's Android or Apple's iOS), some settings and data may be backed up automatically if the backup feature is enabled. Some Android data can be backed up using your Google account, while some iPhone data can be backed up to the iCloud. You can also manually back up data, such as photos or word processing files, by plugging your phone into a computer and saving files to a USB (jump) drive.

**Remove SIM and SD Cards:** SIM (Subscriber Identity Module) and SD (Secure Digital) memory cards store your contacts, text messages and subscriber information. If your phone has SIM and SD memory cards for storage, remove them prior to selling or recycling your phone. Generally, you can transfer your information to your new phone via your memory card.

**Restore to factory settings:** Restoring a device to factory settings will delete your personal information. First, make sure personalized apps, such as mobile banking and shopping apps have been removed. After you restore to factory settings, double check the device's pre-installed programs, such as photos, videos, text message and social media apps to make sure they are no longer linked to your accounts.

After removing information from your old device, be sure to take time to correctly set up your new device. While it might be tempting to skip ahead to the exciting features on your new device, it's best to carefully follow all of the set-up steps, especially those related to data and personal identification security.

**Review your device's privacy settings:** Make sure you are comfortable with your privacy settings, which include, among other things, who can access your contacts, photos and location. Don't forget: When reinstalling apps on your new device, you may need to revisit privacy settings for each of those apps. When setting up apps, make sure to choose unique, hard-to-guess passwords.

**Protect yourself from scammers:** If your device receives incoming calls, consider downloading a reputable robocall/scam prevention app and be sure to review the terms for the service. Also, beware that scammers may pretend to work for the manufacturer of your new device or your service provider in an attempt to steal your personal information or money.

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

## **Watch Out for Home Improvement Scammers**

As outside temperatures heat up, Ohioans will no doubt be faced with decisions for home improvement projects ranging from staining decks to installing new roofs. Unfortunately, some contractors prove to be less than reputable. It's important that you do your homework before approving any contractor improvements to your home. This includes getting more than one estimate and asking for contact information of prior customers who can vouch for the contractor's work.

Home improvement scammers often ask for large down payments but simply take the money and run, leaving homeowners with no repairs and no refunds. Then, they usually move on to another customer to repeat their scheme.

Some bad contractors may start a significant project only to stop their work without any notice, leaving a job unfinished. They may try to stall with false promises to finish the job, or they may ignore phone

calls altogether. Others may simply perform shoddy work, leaving homeowners with projects that need to be completely redone.

In February, the Ohio Attorney General's Office announced [70 criminal charges](#) against a home improvement contractor in southeast Ohio, who allegedly stole more than \$400,000 from homeowners, including four elderly victims. Patrick Wilson, of Morgan County, allegedly accepted large down payments from clients to buy building materials for decks, pole barns, garages and houses, but he never delivered the supplies, completed the work or refunded the money. A total of 34 people from Ohio and West Virginia say they lost a combined \$412,000 to Wilson from January 2017 through June 2019.

Follow these tips to help avoid becoming a scammer's next victim:

- Before signing a contract or making a payment, check a company's reputation with the [Ohio Attorney General's Office](#) and the Better Business Bureau. Conduct an internet search for the business and the names of individuals involved.
- Do not make a large down payment. Instead, pay in increments – for example, one-third at the beginning of the job, one-third after half of the work is completed to your satisfaction and one-third when the job is completed.
- Avoid paying in cash. It leaves you with a limited paper trail when something goes wrong.
- Get any promises the contractor makes in writing.
- Be cautious of contractors who want payment made out to themselves as individuals, instead of a company.
- Understand that Ohio's Home Solicitation Sales Act provides consumers with a three-day cancellation period for most contracts signed at their own home, including many home improvement contracts. The law also applies to contracts signed at any location that is not a company's normal place of business (such as a home improvement show).
- Look for the red flags of a traveling scam artist. If a contractor claims to have leftover materials from a nearby job or offers unbelievably low prices, be suspicious.

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.

## **Is That Debt Collection Call Legitimate or Phony?**

Debt collectors make a living by getting consumers to pay up. Naturally, this occupation is a popular disguise for scammers who want you to pay them instead.

It can be difficult to tell a phony debt collector from a legitimate debt collector, but learning your rights can help you better spot a scam. For example, debt collectors, by law, must tell you the name of the original creditor and how much money is owed. They're also required to inform you that if you dispute the debt, the collector will have to obtain verification of the debt. If a debt collector does not communicate that information over the phone, they must mail you a letter with the information within five days. A phony debt collector probably will not take these steps.

Phony debt collectors may also:

- Pressure you to pay immediately by prepaid money card, wire transfer or a gift card. Those types of payment methods are difficult to trace.
- Say they will disclose your debt to family, friends or your employer. A real debt collector knows they are generally prohibited from telling others (besides your spouse or an attorney representing you in the matter) about your debt. However, they are permitted to ask others how they can locate you.
- Request personal identifiable information, such as your bank account or Social Security number. Only reveal sensitive information after you have verified the caller is a legitimate debt collector.
- Call you early in the morning or late at night. Legitimate debt collectors can only contact you from 8 a.m. to 9 p.m.

Also, a legitimate debt collector, by law, cannot harass, threaten or deceive you.

If you are dealing with a real debt collector but do not believe you owe the money in question, you have 30 days from the date they contacted you to send the collector a letter disputing the debt and specifically requesting verification of the debt.

Regardless of whether or not you owe the debt, you can tell the debt collector in writing not to contact you again. That will not eliminate the debt, but it should stop a legitimate collector from contacting you again unless it is to acknowledge your request or to disclose they are suing you or taking other action.

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.