



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



MARCH 2014

Attorney General's CHIPP presentations help consumers keep tabs on private info

As consumers of all ages rely more and more on technology, it's important to understand how to protect your electronic devices and keep personal information private. That's the goal of Ohio Attorney General Mike DeWine's new educational initiative on cybersecurity.

The Cybersecurity Help, Information, and Protection Program (CHIPP) informs consumers about staying safe and protecting personal information while browsing the Internet, connecting through social media, and shopping online. CHIPP focuses primarily on security (how to protect your device from malware and hackers) and privacy (how to keep your personal information private) on computers and mobile devices. It also addresses common cyber scams and how to prevent them.

Through CHIPP, the Attorney General's Consumer Protection Section provides cybersecurity presentations for consumers across the state. Presentations typically last one hour and can be customized for any audience, including junior high and high school students and adult consumers.

Consumers can schedule a CHIPP presentation or other consumer workshops through the [Attorney General's website](#) or by contacting the Help Center at 800-282-0515.

Attorney General DeWine announced the CHIPP program last week during National Consumer Protection Week, March 2–8. Other highlights of the week:

- Attorney General DeWine announced winners of the fifth annual Take Action Video Contest, which raises awareness about consumer issues by inviting high school students to create one-minute videos about scams or identity theft. First prize went to Yijia Liang and Eric Dong of Upper Arlington High School, who won a \$2,500 scholarship. Congratulations also go to Kelly Murphy and Nick Taylor of Dublin-Jerome High School and Mitch Fogle of Upper Sandusky High School, who finished second and third, respectively. Check out the videos on the [Attorney General's website](#).
- The Attorney General's Office hosted a Consumer Resource Fair in Columbus and staffed various news programs' phone banks in Columbus, Cleveland, and Toledo.
- The office worked with organizations that deliver home-based meals to distribute a consumer protection publication to Ohioans in all 88 counties. The publication highlights scams targeting Ohioans, tips for avoiding scams, and helpful resources.

AG Urges Consumers to Check Tires Before Buying

You venture out to buy car tires and find a good buy on brand-name tires that look new and show no signs of wear. It's no problem making the purchase and crossing that chore off your list, right? Wrong.

Attorney General Mike DeWine recently warned consumers to inspect vehicle tires prior to purchase. Even tires that look new and have never been used could be several years old and more prone to failure.

According to the National Highway Traffic Safety Administration, a chemical reaction involving the rubber components can cause tires to degrade over an extended period of time. When this occurs, tires are more prone to catastrophic failure. Therefore, even though a tire may be on a store shelf in 2014, it's possible it was manufactured years ago.

Consumers can determine the age of a tire by checking the identification number, which begins with the letters "DOT." The last four digits represent the week and year the tire was manufactured. On newer tires, the number can be found on the outside wall of the tire. On older ones, the number is located on the inner sidewall. For example, if the ID number is "DOT 01/10," the tire was manufactured in the first week of 2010.

In addition to checking the manufacture date, consumers should take these precautions when buying tires:

- Do not assume tires showcased are new or newly manufactured.
- Verify with the seller that the tires are not used. In Ohio, used goods cannot be advertised as new.
- Ask the seller about warranties that may come or be purchased with the tires. Be sure to document all warranties, including the terms and conditions of the warranty, in writing.
 - Most tires come with a tread-life warranty based, in part, on the estimated number of miles the tire tread is expected to last. As long as consumers have properly maintained the tires — including rotations on a regular basis — they may be eligible for a prorated credit toward the purchase of new tires if the mileage goal is not achieved.
 - Road hazard warranties are typically available from tire dealers. Those warranties often cost extra and essentially provide insurance against damage during the life of the tires. If a tire is damaged, the dealer will repair it or provide a prorated credit toward a new tire based on the amount of tread still left.

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

Mark Your Calendar: Upcoming Community Fraud Forums

Families across Ohio are hurt every day by scam artists. Each year, the Ohio Attorney General's Office receives thousands of complaints from individual consumers who have been defrauded. To fight back against financial predators, the Attorney General's Office will host three fraud forums around Ohio in April and May.

Experts from the Ohio Attorney General's Office will discuss topics such as financial crime investigations, crime victims' rights, charitable fraud, health care fraud, and financial fraud targeting older adults. One hour of Continuing Education Units (CEUs) will be available for social workers who attend.

Community Fraud Forum dates and locations:

North Central Ohio

Wednesday, April 9, 1–5 p.m.

Tiffin University
Gillmor Student Center Osceola Theatre
155 Miami St.
Tiffin, OH 44883

Western Ohio

Wednesday, April 23, 1–5 p.m.
Clark-State Community College
Hollenbeck Bayley Creative Arts and Conference Center
275 S. Limestone St.
Springfield, OH 45505

Southeast Ohio

Wednesday, May 28, 1–5 p.m.
The Lafayette Hotel
101 Front St.
Marietta, OH 45750

To register for a community fraud forum or view the event schedule, visit the [Ohio Attorney General's website](#).

Beware of Vacation Scams this Spring Break

The harsh winter has prompted many Ohioans to dream of warmer weather and tropical beaches. While the marketing of spring break travel packages may entice people to sign up for the first bargain they see advertised, the Ohio Attorney General's Office cautions consumers to research travel packages thoroughly and ask questions. Don't let the promise of a few days of fun turn into an expensive nightmare!

Before you sign a contract or make a payment for a spring break vacation, consider these tips:

- Research the travel company's reputation by checking complaints filed with the Ohio Attorney General's Office and the Better Business Bureau. Also, conduct a simple online search using the name of the company and words such as "reviews" or "scam." Consider asking friends and family members for travel company recommendations, too.
- Be cautious of extremely low-priced vacations. Find out if the cost includes all of the services you may need (airfare, hotel, rental car, etc.) and if there are any extra charges, such as a per-day facility fee, taxes, and resort surcharges.
- Read the fine print. Details about extra charges or the company's refund/cancellation policy (if any) may be buried in small type. Before booking or providing payment, review all terms and conditions listed in the contract.
- Get everything in writing. If you receive verbal promises of certain discounts or benefits, be sure it is all contained in the written contract. Otherwise, those promises are not guaranteed.
- Find consumer reviews and photos of the specific hotel. Some hotels may use only the most favorable descriptions and photos of their properties, or worse yet, they may edit photos so a one-star property looks like a five-star resort. Search for descriptions, reviews, and photos from actual guests who have stayed in the hotel.
- Consider purchasing travel insurance. Learn exactly what is (and is not) covered. For example, under what conditions will the policy guarantee a refund in case the trip is canceled or a natural disaster occurs?

- When booking a vacation, consider using a credit card rather than a debit card. Federal law provides consumers with certain protections when using credit cards. If problems arise, it may be easier to dispute unauthorized transactions.

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



For more information, contact Ohio Attorney General Mike DeWine's Consumer Protection Section at **800-282-0515** or **www.OhioAttorneyGeneral.gov**.