



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



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## **The Best Way to Handle ‘Card Member Services’ Calls**

Consumers throughout the nation are reporting numerous calls from “Card Member Services” or similar-sounding companies that violate Do Not Call regulations. The best thing you can do? Don’t respond.

### **The problem with robocalls**

Robocalls generally are prerecorded messages sent using auto dialers, which can send thousands of calls per minute for a very low cost. The calls are easy to make but difficult to trace.

Additionally, scammers often use technology called Voice over Internet Protocol or "spoofing" to disguise the phone number that appears on the consumer's caller ID. Through spoofing, a call appearing to be from your bank could be from a con artist in another country.

This technology makes it very difficult for authorities to trace the origin of a robocall.

Robocalls have become such a problem that the Federal Trade Commission– the national agency that maintains the Do Not Call Registry – recently announced a \$50,000 reward for anyone who can develop an effective solution for stopping the calls.

### **What you can do**

While authorities search for solutions to the problem, what can you do to limit the calls and protect yourself from scams? First, and most importantly, do not respond to the calls.

Don’t respond in any way, even if the call tells you to press 1 or 2 to “opt-out.” By pressing a button, you are revealing that the phone number is active and was answered by a person. Ironically, trying to “opt out” likely will lead to even more calls.

If you are not on the National Do Not Call Registry, visit [www.DoNotCall.gov](http://www.DoNotCall.gov) or call 888-382-1222 to sign up. Telemarketers covered by the National Do Not Call Registry have up to 31 days from the date consumers register to stop calling.

Even after you register, you may continue to receive robocalls from companies that violate Do Not Call regulations. Instead of responding to these calls, do not answer them, or hang up and report the calls to authorities. (See contact information below.)

Report as much information as possible about the call, including:

- The phone number that received the call (likely your own phone number)
- Time and date of the call
- Number that appeared on your caller ID, if possible
- Identity of the caller, if known
- Content of the call

Although many unwanted calls are scams originating overseas, the Ohio Attorney General's Office has taken action against businesses that violate Do Not Call regulations. In May, Attorney General Mike DeWine filed a lawsuit against a California investment-software business for calling Ohio consumers who were on the Do Not Call Registry. Similarly, in April, Attorney General DeWine sued a Florida telemarketer for Do Not Call violations.

To report an unwanted telemarketing call to the Ohio Attorney General's Office, visit [www.OhioAttorneyGeneral.gov](http://www.OhioAttorneyGeneral.gov) or call 800-282-0515. You also can report Do Not Call violations at [www.donotcall.gov](http://www.donotcall.gov).

Think you might have a solution to the robocall dilemma? Enter the Federal Trade Commission's Robocall Challenge, which asks the public to create solutions to block illegal robocalls. The winner will receive \$50,000 in cash. The deadline to submit an entry is Jan. 17, 2013. To learn more about the challenge, visit <http://robocall.challenge.gov/>.

## **Protecting Older Ohioans: AG Sues Hearing Aid Seller for Misleading Consumers**

In Ohio, a business can't advertise products or services as free when the cost of the "free" item is passed on to the consumer.

Nevertheless, Ohio Attorney General Mike DeWine found that a Northeast Ohio hearing aid seller that offered "free" hearing aids and hearing aid fittings was misleading older Ohioans.

In late October, Attorney General DeWine filed a lawsuit against American Hearing Centers Network LLC and Southland Hearing Center for misrepresenting products and services they offered to older Ohioans. The businesses were based in Parma Heights. American Hearing Centers Network also had locations in Mansfield, Akron, Mount Vernon, and Brunswick.

The businesses sent letters and called Ohioans at home inviting them to events at which they would be screened and fitted for hearing aids at no cost.

When consumers attended the events, the businesses' representatives informed consumers they would need to pay only for batteries and warranties. They also encouraged consumers to pay using a financing service called Care Credit. Some consumers didn't realize they were signing up for a credit account and later were surprised when they received a Care Credit bill for thousands of dollars.

The Attorney General found that in some cases the businesses opened financing accounts without consumers' authorization and failed to honor consumers' right to cancel the hearing aid purchase within 30 days, as required under Ohio law.

The lawsuit charged the defendants with multiple violations of Ohio's consumer laws and asked the court to order them to reimburse affected consumers and to stop violating the law. The case is pending.

### **Protect yourself**

If you are considering buying a hearing aid, follow these tips to protect yourself as a consumer:

- Consult with a doctor before buying a hearing aid.
- Research hearing aid sellers with the Ohio Attorney General's Office and Better Business Bureau before making any payments or signing any documents.
- Be skeptical of the word "free," especially if you're asked to open an account or provide personal information to obtain the free goods or services.
- Be aware that, in Ohio, you have 30 days to cancel the purchase of a hearing aid.

To file a complaint or learn more about the Attorney General's case against American Hearing Centers Network and Southland Hearing Center, visit [www.OhioAttorneyGeneral.gov](http://www.OhioAttorneyGeneral.gov) or call 800-282-0515.

## **Scam Alert: International Driver's License**

Drivers: Beware of ads offering an "International Driver's License." In Ohio, there is no such thing as an international driver's license.

The Federal Trade Commission reports that scam artists charge \$65 to \$350 for fraudulent international drivers' licenses. The targets often are non-native speakers who don't possess state-issued drivers' licenses or identification.

Beware of ads in foreign-language newspapers that direct you to websites or local store fronts to purchase these licenses. People who call themselves notarios or immigration experts may charge you for an international driver's license, but it is invalid in Ohio and elsewhere.

If you are using an "international driver's license" in place of a state-issued license, you should stop immediately. It is illegal, and if caught, you will face criminal charges.

Drivers also should beware of businesses offering to sell license plates or car insurance for high advance fees. Scammers may pose as trustworthy businesses and charge \$700 to \$800 for license plates and insurance. But after the consumer pays, the "business" fails to deliver and the consumer is left with nothing.

### **To avoid scams:**

- Do not purchase an international driver's license; there is no such thing.
- Do not go to a notario, notario public, or notary public to obtain a driver's license. Notarios cannot provide you with a valid license in Ohio.
- Do not purchase a driver's license online.
- Beware of companies that charge hundreds of dollars up front for license plates or insurance.

An international driver's license, which is not a valid document, should not be confused with an International Driving Permit (IDP), which functions as an official translation of a U.S. driver's license into 10 foreign languages.

IDPs are not intended to replace valid U.S. state licenses and should only be used as a supplement to a valid license. An IDP is honored in more than 150 countries outside the U.S., but it must be accompanied by a valid driver's license at all times. It has no value on its own and is not a substitute for a driver's license.

Valid IDPs can be purchased only from the American Automobile Association (AAA) and the National Automobile Club (NAC), formerly the American Automobile Touring Alliance. These organizations are allowed only to sell permits to drivers older than 18 who possess valid drivers' licenses issued by a U.S. state or territory. AAA and the NAC charge \$15 for each International Driving Permit.

To obtain a valid state driver's license or a state license plate, contact the Ohio Bureau of Motor Vehicles at [www.bmv.ohio.gov](http://www.bmv.ohio.gov) or 614-752-7500. To obtain car insurance, contact a local licensed insurance company.

If you believe you have been a victim of a scam, contact the Ohio Attorney General's Office by calling 800-282-0515 or visiting [www.OhioAttorneyGeneral.gov](http://www.OhioAttorneyGeneral.gov).

## Where to Get a Copy of Your Deed

If you want to obtain a copy of the deed to your home, contact your local county recorder.

In Ohio, county recorders are responsible for maintaining land records and making them accessible to the public. The Ohio Revised Code establishes fees recorders may charge for various services. For photocopies of deeds, they may charge up to \$2 per page. Most deeds are only a few pages long, so you should be able to obtain a deed for minimal cost.

Additionally, some county recorders allow non-certified copies of deeds and other land records to be downloaded for free from their websites.

Nevertheless, some homeowners are receiving offers from private vendors offering to provide copies of their deeds for fees of \$80 or more. These letters or solicitations may appear to be official documents even though they are not associated with the government.

If you receive this type of solicitation, remember that you can easily obtain a copy of your deed from your county recorder at little to no cost.

Also, before paying for a copy of the deed, check your own records. Deeds are among the documents included in a property sale's closing, so you may already have a copy.

If you suspect a scam or believe you have been treated unfairly, file a complaint with the Ohio Attorney General's Office at [www.OhioAttorneyGeneral.gov](http://www.OhioAttorneyGeneral.gov) or 800-282-0515.



For more information, contact Ohio Attorney General Mike DeWine's Consumer Protection Section at **800-282-0515** or [www.OhioAttorneyGeneral.gov](http://www.OhioAttorneyGeneral.gov).