



Attorney General to Host Fraud Forums

Ohio Attorney General Mike DeWine will host a series of Community Fraud Forums across Ohio this fall through next spring. The first is set for Nov. 19 in Akron. Experts will offer advice on how consumers — especially senior citizens — can avoid financial predators, scam charities, and health care fraud. To find out more about the forums as they are scheduled or to RSVP, visit www.OhioAttorneyGeneral.gov/CommunityForum.

AG Launches 2013 Take Action Video Contest

Ohio high school students in grades 9 through 12 can enter to win up to \$2,500 in college scholarships by participating in the Attorney General's fifth annual Take Action Video Contest.

The contest encourages students to use their creative skills to create a 60-second video that educates viewers on one of these topics:

- Identity theft
- Scholarship/grant scams
- Online marketplace scams
- Business or government imposter scams

The deadline to submit a video is Dec. 13, 2013. Winners will be announced in March 2014.

The top three winning individuals or teams will receive college scholarships of \$2,500, \$1,500, and \$1,000, respectively, and will have an opportunity to be featured on the Attorney General's website.

The contest is sponsored by the Ohio Attorney General's Office and the Ohio Council on Economic Education.

Ohio high school students submitted more than 240 video entries in last year's Take Action Contest. The winners were Kayla Hanneman and Maclane Nugent from Pymatuning Valley High School, Andover; Jesse Braun and Eric McGinnis from Normandy High School, Parma; and Chance Davis and David Michael from Dublin Coffman High School, Dublin.

For more information, official rules, and eligibility requirements, or to view last year's videos, visit www.OhioAttorneyGeneral.gov/TakeActionContest.

Identity Theft Unit Marks First-Year Successes

Imagine not receiving your tax refund because someone else already obtained it or getting a medical bill for an unfamiliar procedure or prescription. Imagine pulling your credit report only to learn that someone used your personal information to obtain a loan — and now you're responsible for the payments. These scenarios were realities for many consumers who have contacted the Ohio Attorney General's Identity Theft Unit.

In September 2012, Attorney General DeWine announced the creation of an Identity Theft Unit within the office's Consumer Protection Section. Since that time, the unit has received more than 600 complaints and helped to adjust approximately \$250,000 in disputed charges for victims, according to information provided in complaints.

The Identity Theft Unit helps victims correct problems typically associated with identity theft by working with creditors, collectors, credit reporting agencies, law enforcement, and others on their behalf. Individuals can choose between the Traditional Assistance Program, through which an advocate works on the victim's behalf, and the Self Help Program, through which victims receive a guide to correct the problems on their own. For Traditional Assistance, victims must file a police report.

Follow these tips for preventing identity theft:

- Check your credit report(s) at www.annualcreditreport.com at least once a year.
- Shred documents that contain your personal information.
- Monitor your account statements regularly. Report any unfamiliar charges to your bank or credit card company immediately.
- Use Internet passwords that are hard to guess and change them regularly. Also, set a passcode on your smartphone.
- Update your computer software and mobile applications regularly.
- If doing business online, make sure the website is secure. The web address should start with "https." Never bank or shop online when using a free public Wi-Fi connection.

To learn more or to get help, identity theft victims should contact the Ohio Attorney General's Office at 800-282-0515 or www.OhioAttorneyGeneral.gov.

Too-Good-To-Be-True Tickets May Be Phony

You feel like you've just scored a touchdown when you see 50-yard line tickets for your favorite team for sale online at less than their face value. The seller may say they have a sudden family emergency and even include a scanned image of the tickets as "proof" they are legitimate. Unfortunately, those tickets may be well-designed counterfeits or may not even exist, leaving you without your money and seats for the big game.

When it comes to purchasing tickets from individuals or outlets other than a team's authorized ticket sellers, it is generally "buyer beware," so consumers should be very cautious when buying via online marketplaces, social networking sites, and classified ads.

In late 2011, the Ohio Attorney General's Office, along with local prosecutors and law enforcement agencies, won a conviction against Todd and Jessica Steinhaus, who scammed victims in about 36 states out of more than \$200,000. They pleaded guilty and are serving prison time for selling tickets they never provided for events such as the World Series, the Super Bowl, and concerts by Kenney Chesney and Usher.

Another criminal conviction involved Stark County resident Kathleen Kinsella, who admitted to stealing \$5,499 through Craigslist ticket scams. She sold tickets that were never delivered for popular artists such as Justin Bieber and Lady Gaga.

While reselling real tickets is commonplace, take the following precautions to help ensure your ticket is legitimate:

- Be leery of any seller requesting you wire a payment or provide it through a money card. Once the transaction occurs, it cannot be traced and you may be left either empty-handed or with fake tickets.
- If you want to purchase tickets from a reseller, consider one connected to the official seller, venue, or event promoter.
- Find out if any reviews or feedback have been posted about the ticket seller. Search online using the seller's name, username, email address, and/or telephone number alongside words like "scam," "fake tickets," or "counterfeit tickets."
- Use a credit card to make the purchase. If a problem arises, federal regulations may limit your liability. Also, your credit card company may have a buyer protection program.
- Carefully inspect both the front and back of tickets prior to purchase. Many tickets contain anti-counterfeit features such as holograms. Contact the event promoter or official ticket seller for tips on how to spot a fake ticket for the event you wish to attend.

If you suspect a scam or an unfair business practice, report it to the Ohio Attorney General's Office at www.OhioAttorneyGeneral.gov or by calling 800-282-0515.



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