



Text Message Scam: ‘You’ve Won a \$1,000 Gift Card!’

You’ve been a loyal customer for years, and now, unexpectedly, you receive a text message saying you’ve won a \$1,000 gift card for one of your favorite stores. Is it too good to be true? You bet.

In the past year, dozens of consumers have reported text message scams to the Ohio Attorney General’s Office. The most common variation is a message claiming the recipient has won a gift card to a popular chain store.

The text message often asks consumers to call a phone number or visit a website listed in the message. If consumers call or click on the link, they likely will be asked to provide their personal information, such as their name, address, phone number, Social Security number, and/or bank account information.

If you receive such a message, do not respond. It is likely a scam. By responding, you are telling the scammer that your phone number is active and belongs to a real person. With this information, the scammer may sell your phone number to other con artists or begin sending you more scam messages. You also may be putting your personal information at risk.

Watch out for other variations of the scam, including text messages claiming that you:

- Won money or a desirable item, such as a new smart phone;
- Must confirm your bank account information because it has been accessed or deactivated;
- Have been selected for a work opportunity; or
- Owe money and must pay immediately or face serious harm.

Most consumers who report potential text message scams do not fall for the ploy. But in some cases, consumers say they responded to the message by clicking on a website link or calling a phone number included in the message. This can put their personal information at risk.

To protect yourself from text message scams:

- Don’t respond to an unexpected or suspicious text message.
- Contact your cell phone company and ask it to block the number that sent the text messages. Also ask about permanently blocking messages or calls sent via the Internet — the likely source of many scam text messages.
- Beware of caller ID spoofing. Scammers can use technology to “spoof” or disguise the number that appears on your caller ID, so be skeptical of unfamiliar numbers that appear on your caller ID.
- Check websites’ privacy policies before submitting any personal information, including your cell phone number. Do not submit your cell phone number on websites that you don’t know or trust.
- Register your cell phone number with the National Do Not Call Registry. Visit www.donotcall.gov or call 888-382-1222. Keep in mind that scammers may continue to contact you even after you register.

- If you believe your personal information is at risk, consider placing an alert or freeze on your credit report(s), notifying your bank(s), and watching for any unusual mail or bank statements.

Report unwanted text messages by forwarding them to SPAM (7726), if accepted by your cell phone provider. You also can contact the Ohio Attorney General's Office to report potential scams or learn more about scams.

High School Student Contest Launches Sept. 17

Ohio high school students in grades 9 through 12 can enter to win up to \$2,500 in college scholarships by participating in the fourth annual Take Action Video Contest, which will accept submissions from Sept. 17, 2012, to Dec. 14, 2012.

The contest encourages students to learn about consumer issues and use their creativity to produce a 60-second video educating Ohioans on one of the following topics:

- Ways to avoid a scam
- Prizes/sweepstakes scams
- Online marketplace scams
- Grandparent scams
- Scholarship/grant scams

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.

In last year's Take Action Contest, Ohio high school students submitted more than 275 video entries. The winners were Alexander Martin of Ohio Virtual Academy; Chaz Bottoms of Benedictine High School; and Eunice Park of Perrysburg High School.

For more information or to enter this year's contest, visit www.OhioAttorneyGeneral.gov/TakeActionContest.

Attorney General Sues Water Treatment Seller

In August, Ohio Attorney General Mike DeWine sued Larry Foster, an Indiana man who went door to door selling water treatment systems to consumers throughout Ohio.

According to the lawsuit, Foster offered water purification, filtration, and softener systems under various business names, including Water's Edge, D.C. Water Solutions, Natural Flow Water Solutions, and Water Pro.

Consumers from several Ohio counties filed complaints against the business with the Ohio Attorney General's Office and the Better Business Bureau, saying the business failed to deliver the filtration system, failed to install the system, or that the system did not work as promised.

Consumers lost an average of \$2,700 to the business. When consumers tried to get their money back, the business failed to provide proper refunds. In at least one instance, the business issued a refund check that was drawn from a closed account.

The Attorney General's lawsuit charges Larry Foster with multiple violations of Ohio's Consumers Sales Practices Act. In the lawsuit, the Attorney General seeks to stop Foster from committing further violations and to recover money for consumers.

If you are considering a water treatment system, test your water first to see if it is necessary. Don't rely on in-home tests performed by a salesperson. Instead, ask your local government for the latest results of public water-supply tests and compare them to state and federal standards or have your water tested by a certified private laboratory. The results of such tests may reveal that you don't need an in-home purification system to make your water supply safe and free of unhealthy contaminants.

Ultimately, if you decide to purchase a company's water treatment system, research the business through the Ohio Attorney General's Office and the Better Business Bureau before making a payment.

If you believe you have been treated unfairly, file a consumer complaint with the Ohio Attorney General's Office.

Beware of Traveling Scam Artists

As summer reaches its official end, beware of lingering traveling scam artists that come to your door to offer roof repair, driveway paving and sealing, or tree trimming.

Known by law enforcement as "travelers," these professional con artists typically make their way through Ohio and other northern states in the summer months. They provide a verbal estimate to pave driveways or repair roofs for a very low price, but they later charge a much higher price and do extremely shoddy work.

Travelers often target middle-class homeowners, especially seniors. They generally dress professionally, speak politely, and drive well-maintained vehicles, all of which give homeowners the false impression that they are trustworthy.

In many cases, travelers lie to homeowners, telling them their driveway or roof needs to be repaired. They often say that they just finished paving a neighbor's driveway and have leftover asphalt that they are willing to sell for a very low price.

They work quickly, and then demand a much higher payment. Later, the asphalt cracks or fails to set properly, leaving the homeowner's driveway a gooey mess. Other times, travelers "seal" a driveway or roof with a useless mixture of diesel oil and paint that washes off in the rain.

Some travelers revisit their previous victims weeks later to offer phony follow-up repairs or more seal-coating. Again, the work is completely substandard, even if the victim does not realize it at the time.

To protect yourself, watch for the signs of this scam, including contractors who:

- Come to your door unexpectedly
- Notice a problem with your roof or driveway
- Say they have leftover materials from a neighbor's job
- Offer unbelievably low prices
- Accept cash or check only
- Promise an unconditional guarantee on the work

- Start work immediately
- Take only 30 minutes to an hour to finish the job

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.

Keep in mind that for most door-to-door sales, businesses must give you a three-day "cooling-off" period, during which you have the right to cancel your contract. Businesses typically cannot begin the work before your three-day cancellation period has ended.

If you suspect a traveler scam, report it to your local law enforcement and to the Ohio Attorney General's Office.



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