

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



August 2022



AG Yost continues relentless pursuit of robocallers

Since taking office in January 2019, Ohio Attorney General Dave Yost has been disconnecting robocallers by going after every link in the robocall chain.

“I will continue to protect consumers by weeding out illegal operators,” Yost said. “These dishonest pests have no place in Ohio, and my office is here to be the exterminator.”

Yost has redoubled his efforts this summer, issuing warning letters, pursuing numerous legal actions and consistently working to educate the public. A timeline of that work:

June 28: Yost’s Robocall Enforcement Unit issued warning letters to 10 Voice over Internet Protocol (VoIP) providers that were supporting customers who may have been engaging in illegal conduct. The letters warned that the Attorney General’s Office would pursue

enforcement actions if the companies continued to provide support to telemarketers by transmitting illegal robocalls.

June 28: Yost entered into a [settlement](#) with G4 Telecom Inc. and owner Joe Putegnat. G4, a voice service provider was carrying traffic for bad actors engaging in robocalls, some of whom would be named in a lawsuit filed on July 7. The legal action requires G4 to pay the state \$20,000 and stop assisting and facilitating others in violating the Telemarketing Sales Rule by carrying illegal robocall traffic and to implement extensive screening for future customers so it avoids carrying additional illegal robocalls.

July 7: Yost filed a [lawsuit](#) against 22 defendants responsible for a scheme that bombarded U.S. consumers with billions of illegal robocalls, many of them centered on fraudulent “car warranty” plans. This particular operation prompted more than 1,600 unwanted-call complaints to Yost’s office.

July 12-13: Yost and Michigan Attorney General Dana Nessel hosted the National Association of Attorneys General 2022 Robocall Summit in Detroit so state and federal partners could share experiences, resources and expertise on how to combat this growing problem. In addition, the summit provided an opportunity to hear from industry and federal enforcers, plus representatives from consumer advocacy groups.

Consumers who receive unwanted calls can complete an Unwanted Call Notification Form at www.OhioProtects.org. That information will be shared with the Robocall Enforcement Unit, which uses the reports to identify trends to protect Ohioans.

Consumer tips for sales-tax holiday, back-to-school shopping

As consumers prepare for Ohio’s sales-tax holiday and the upcoming school year, Ohio Attorney General Dave Yost is offering some tips for making sure that you benefit.

Ohio’s 2022 sales-tax holiday is set for Aug. 5 through Aug. 7.

When shopping, make sure you understand which items are eligible for the sales-tax exemption. Also, be sure to exercise good shopping practices, such as keeping your receipts and knowing the return policies for the stores where you shop.

The Ohio Department of Taxation has detailed information about the sales-tax holiday. For example, the following items are exempt from sales and use tax:

- Clothing priced at \$75 per item or less
- School supplies priced at \$20 per item or less
- School instructional materials priced at \$20 per item or less

Smart shopping tips for consumers include:

- **Plan ahead.** Consider ahead of the tax holiday what kinds of purchases you want to make and review the [Department of Taxation’s FAQs](#) to understand what is and isn’t exempt. You should

also research the reputations of retailers by reading customer reviews and checking for complaints on file with the [Ohio Attorney General's Office](#) and [Better Business Bureau](#).

- **Understand return policies before you buy.** In Ohio, sellers can set their own return policies, including policies of “no returns,” but they must clearly tell you their policy before you check out or complete a purchase. For example, the return policy shouldn't be posted only on the back of a receipt.
- **Stay safe online.** The tax holiday applies to qualifying online purchases in addition to qualifying in-store purchases. When shopping online, research websites you plan to use and make sure your connection is secure before entering any personal information or payment details. (In the web address, look for the “s” in “https” or a lock symbol.) Also, consider paying with a credit card, which generally gives you stronger protections to dispute unauthorized charges.
- **Check the exclusions and limitations of an offer.** Exclusions and limitations must be clearly disclosed in advertisements, including those online, -- so you should review terms and conditions carefully before you go to the store or make a purchase.
- **Keep your receipts.** Maintaining a complete record of a sale will help you handle problems that may arise after a purchase. Keep receipts, copies of advertisements, photos of products and other documentation until the transaction and billing process are complete.
- **Monitor your accounts.** Regularly check your credit card and bank accounts for unauthorized charges or unexpected activity. If you find problems, immediately notify your credit-card provider or bank. The sooner you identify a problem, the sooner you can work to correct it.
- **Protect your personal information.** When shopping, don't carry around unneeded credit cards, debit cards or other sensitive information in your wallet or purse. Also, limit giving out your personal information online. Check privacy policies to see how sellers will use your information.

If you need help addressing a consumer problem or question, contact the Ohio Attorney General's Office at www.OhioProtects.org or 800-282-0515.

College students: Beware of rental scams when hunting for place to live

Some Ohioans attending college are on the hunt for great places to rent. When searching for the perfect living pad, learn how to detect a phony rental posting designed to steal your money and leave you high-and-dry with no place to sleep.

The first steps to protecting yourself and your wallet is knowing how typical rental scams operate. In a typical rental scam, a con artist takes information from a legitimate real estate listing – such as the property's address and photos – and posts it as an available rental through Craigslist or another

website. The advertised rent is often low, and the potential renter is told to send a few hundred dollars via wire transfer or prepaid money card to secure the rental. Once the money is sent, though, it is nearly impossible to track or recover.

Other rental scams involve con artists who offer properties that have already been leased and who try to collect phony application fees, down payments, security deposits and/or the first month's rent.

To avoid rental scams, keep the following in mind:

- Be skeptical of ads offering low rates on houses or apartments. If it sounds too good to be true, it probably is.
- Use a search engine to look for reviews and comments about the rental company. Search the name of the company along with terms such as “complaint” or “scam” to read about other renters’ experiences with the company.
- Search your county auditor’s website for a record of who owns the property. Be aware that scam artists may pretend to be the true owner.
- Don’t trust potential “landlords” or property owners who say they had to leave the state or country quickly for business or missionary work. Scam artists often make such claims.
- Don’t send any money until you’ve seen a property in person and/or verified that the person communicating with you is truly who they claim to be. If you visit the property, look for signs indicating the name of the property owner or manager. Contact that company before signing a lease or paying any money.
- Beware of requests for wire transfers, prepaid money cards, cryptocurrency or payment through popular peer-to-peer networks such as Zelle, Venmo or Cash App, especially if you have not seen the property. These can be preferred methods for scammers because once the money is sent, it is nearly impossible to recover.
- Be wary if you find rental ads offering properties that are listed for sale on other websites.
- Copy and paste an image from an online listing into a search engine to determine whether it has appeared elsewhere online.
- Be wary of landlords or property managers who offer to rent property to you without gathering any information from you, such as your credit score or a background check.

Real estate agents and sellers can help protect themselves and their listings by following these tips:

- Consider not listing the complete address of the property online.
- Watermark your photos.
- If you find a fraudulent posting based on your listing, notify the website where you found it so the post can be flagged and removed.

If you suspect a scam or an unfair business practice, contact the Ohio Attorney General’s Office at www.OhioProtects.org or 800-282-0515.

Two actions can help you prevent identity theft

In a study co-sponsored by AARP, nearly 42 million Americans were victims of identity theft in 2021, costing consumers a combined \$52 billion in losses.

Two effective ways to protect your identity are to freeze your credit and to establish an Identity Protection PIN with the IRS.

Identity theft occurs when a person obtains and uses your personal information without your permission to commit fraud. Tax-related identity theft occurs when someone uses your stolen personal information, including your Social Security number, to file a tax return claiming a fraudulent refund.

To freeze your credit, contact each of the three major consumer credit bureaus – Equifax, Experian and TransUnion – and request a credit freeze:

- To freeze your credit with Equifax, click on its [website](#) or call: 1-800-685-1111.
- To freeze your credit with Experian, click on its [website](#), or call 1-888-397-3742.
- To freeze your credit with TransUnion click on its [website](#), or call 1-888-909-8872.

When you make the request, you will need to provide your name, address, birthdate and Social Security number. You'll then be asked a few questions to verify your identity and get a PIN that you can use to unfreeze and refreeze your credit report as needed.

Pros and cons of freezing your credit

Among its advantages, a credit freeze:

- Helps reduce your risk of identity theft.
- Is free.
- Can be lifted if you need to have your credit checked.

Among its disadvantages, a credit freeze:

- Requires you to contact each credit bureau with whom you've frozen your credit to lift the freeze if you want to apply for a credit card, mortgage or other financial product that requires a credit check.
- Can delay your applications for jobs, cellphone service or any other situation that requires a credit check, because you must lift the freeze each time and the freeze can take a few days to thaw.

Identity Protection PIN can safeguard you against identity theft

IP PINs can help protect you from identity thieves filing tax returns under your Social Security number (SSN) or Individual Taxpayer Identification Number. After you apply to this program, you will receive a six-digit number that a taxpayer can use to prove his/her identity when filing his/her tax return.

The IRS provides the following information and/or guidance on requesting an IP PIN:

- For security reasons, enrolled participants receive a new IP PIN each year; it is valid for one year.
- Anyone with an IP PIN must use it when filing a federal tax return during the year, including prior-year tax returns.
- IP PIN users should share their number only with the IRS and a trusted tax-preparation provider. The IRS will never call, email or text a request for the IP PIN.
- Currently, taxpayers can request an IP PIN for 2022. The IRS will issue new IP PINs starting in January 2023.
- Taxpayers who can't validate their identity online and whose income is below a certain threshold, can file Form 15227, Application for an Identity Protection Personal Identification Number. The 2022 threshold is \$73,000 for individuals and \$146,000 for “married filing jointly.”

If you need help addressing identity theft, contact the Ohio Attorney General's Office's Identity Theft Unit at www.OhioProtects.org or 800-282-0515.