ANDY WILSON
OHIO ATTORNEY GENERAL

Been scammed?

Act immediately!

Scams can make anyone feel embarrassed or shaken, but YOU ARE NOT ALONE — many others have experienced something similar. The good news: You can REGAIN CONTROL. Protecting your personal information is vital, and knowing how to do that can help you FEEL MORE CONFIDENT and REDUCE THE RISK of someone misusing your identity or accounts in the future.

Here's what to do

Stop all communication with the scammer and then:

- **SPEAK** with the police and file a report if you know your information has been used, especially if it has been used to commit a fraud.
- **CHANGE** all of your passwords.
- **ALERT** your bank(s) and credit-card companies to get new account numbers and new cards.

You can receive FREE CREDIT REPORTS as often as weekly and a CREDIT FREEZE essentially puts a lock on your credit, so new creditors can't access your reports. To freeze your report, you must contact each of the three major credit reporting agencies.

- **MAKE** a report to the Social Security Administration (1-800-269-0271) if you disclosed your Social Security number.
- **SECURE** your credit by checking your credit reports and placing a credit freeze.

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Additional tips for protecting your personal information

- **Password protection:** Use strong passwords that are hard to guess, and change them regularly. Passwords should be at least 16 characters and include capital and lowercase letters, numbers and special characters.
- **Online accounts:** Turn on two-factor or multi-factor authentication to access your online accounts — to help protect your data. The FTC provides helpful information on what this authentication is and how to set it up. See https://consumer.ftc.gov/articles/use-two-factor-authentication-protect-your-accounts
- **Social media:** Exercise caution on social media. Recognize that information you post may be shared with people and networks beyond your intended audience.

Resources

- **AARP Fraud Watch Network Helpline:** At 1-877-908-3360, trained fraud specialists can share information on what to do next and how to avoid future scams. The AARP Fraud Watch Network also offers online group support sessions.
- **Annual Credit Report:** Receive free credit reports from the major credit-reporting agencies at 1-877-322-8228 or www.annualcreditreport.com.
- **National Elder Fraud Hotline (U.S. Department of Justice):** Call 1-833-372-8311 to get to the national hotline for older adults to report fraud and receive support.
- **Federal Trade Commission, Consumer Complaint:** 1-877-382-4357 or www.consumer.ftc.gov
- **Internet Crime Complaint Center:** www.ic3.gov
- **Major credit reporting agencies:**
  - » Equifax — 1-800-680-7289 or www.equifax.com
  - » Experian — 1-888-397-3742 or www.experian.com
  - » TransUnion — 1-800-680-7289 or www.transunion.com

The Ohio Attorney General's Office
30 E. Broad St., 17th floor | Columbus, OH 43215
1-800-282-0515
www.OhioAttorneyGeneral.gov