



# Ohio Attorney General's Consumer Advocate Newsletter

JANUARY 2014

## Avoid Tax-Related Identity Theft

Imagine filing your taxes only to learn that someone stole your identity, filed your tax return, and received a refund in your name. Unfortunately, this scenario may be a reality for many consumers this tax season.

According to the Federal Trade Commission, 43 percent of identity theft complaints nationwide are tax-related. To fight back against fraud, the Federal Trade Commission has designated the week of Jan. 13–17 as National Tax Identity Theft Awareness Week.

Reports to the Attorney General's Office suggest that Ohioans continue to be affected by tax-related identity theft. A Trumbull County consumer attempted to file taxes online, only to find that someone had obtained his Social Security number and received a tax refund from the IRS in his name. A Lorain County consumer reported a similar situation and stated the IRS could not process her \$3,500 refund since the refund was already issued.

You can protect yourself from tax-related identity theft in a number of ways. If you plan to use a tax preparation service, research the reputation of the business by contacting the Ohio Attorney General and the Better Business Bureau. In some cases, fraudsters pose as legitimate tax preparers in order to obtain your personal information — and possibly your refund. They may use your personal information to route your refund into their personal bank account. Beware of “tax preparers” who suggest issuing your refund on a prepaid credit card. Once your refund is loaded on the card, the “preparer” could use the card number to steal your refund.

You can also reduce your risk of tax-related identity theft by filing your taxes early. Each day you wait to file your taxes, is one day more that someone has to perpetrate identity theft. Employers are required to provide you with your W-2 by Jan. 31, 2014. Be sure to keep track of your mail around the time that W-2 forms are distributed to ensure that your W-2 (or any other tax-related document) has not been taken out of your mailbox. You may want to have your W-2 provided to you electronically if your employer allows that option.

In addition to protecting your identity, avoid offers for fast-cash refunds or instant refunds. An “instant refund” may be a costly loan based on your expected tax return. It also could be a refund anticipation check— a temporary account in which your refund will be deposited and from which preparation fees and other costs will be deducted. Although refund anticipation loans or checks may allow you to receive your refund money a few days early, they may not be worth the high cost.

The Ohio Attorney General's Office has also taken complaints about scammers claiming a consumer owes taxes. They may pose as an IRS representative, an “officer,” or other official-sounding professional in an attempt to receive payment from unsuspecting consumers.

Consumers who have received unwanted text messages or believe they are a victim of identity theft should contact the Ohio Attorney General's Office at [www.OhioAttorneyGeneral.gov](http://www.OhioAttorneyGeneral.gov) or by calling 800-282-0515.

## **Attorney General Announces Lawsuit Against Alleged Text Message Spammer**

Ohio Attorney General Mike DeWine has announced a lawsuit against Darren C. Sizemore for sending unsolicited text messages to hundreds of thousands of consumers without their permission.

According to the lawsuit, Sizemore of Wellington, Ohio, used an automatic telephone dialing system (or auto-dialer) to send unsolicited text messages to consumers nationwide. The messages instructed recipients to visit certain websites to claim free prizes or gifts, such as iPads or iPhones, and Sizemore received compensation from third parties for driving traffic to their websites.

To receive the gifts, consumers were asked to provide personal information or to sign up for trial offers that required upfront payments or enrollment in ongoing membership programs. These requirements to claim the gifts were not disclosed in the initial text message as required by state law.

At times, text messages were sent repeatedly to the same cell phone number, and many consumers who received the messages had registered their numbers with the National Do Not Call Registry.

The Attorney General's lawsuit charges Sizemore with violations of the Consumer Sales Practices Act and the Telephone Consumer Protection Act. In the lawsuit, the Attorney General seeks damages, an injunction to stop further violations, and civil penalties.

Attorney General DeWine reminds consumers:

- Companies must obtain your express written consent before using an auto-dialer to send text messages that contain advertisements. The ban applies even if you have not registered your mobile number on the [National Do Not Call Registry](#). The prohibition on unsolicited text messages also applies to informational or non-sales calls, such as survey-takers, charities, and debt collectors if the companies are using auto dialers to deliver the text messages.
- Never respond to unsolicited text messages, even if the message includes the name of a well-known organization or store.
- If you're interested in the content of a text message, rather than clicking on links displayed in the message, visit the organization's or store's website directly.
- You can report spam text messages to your cellular phone carrier by forwarding the text message to 7726.
- You can register your cell phone number and your landline with the [National Do Not Call Registry](#).

Consumers who believe they have been treated unfairly should contact the Ohio Attorney General's Office at 800-282-0515 or [www.OhioAttorneyGeneral.gov](http://www.OhioAttorneyGeneral.gov).

## **Job Scams Continue to Target Ohioans**

Finding a new career is at the top of many Ohioans' lists of resolutions. If you are in the market for a new job, you may have noticed job postings that sound too good to be true. What you may not know is that scammers who want to steal your money — and maybe even your identity — create many of these postings.

There are many red flags of a job scam. Never assume a job offer is real just because you find it on a legitimate website or in a newspaper. Job opportunity scams often promise good money and professional experience, but in reality, the jobs are either nonexistent or very low-paying. Some scammers ask job seekers to pay high fees for information, training sessions, or promotional materials that turn out to be useless. They fail to deliver on their promises, and victims end up losing hundreds or even thousands of dollars.

Recently, an 84-year-old Ohio consumer filed a complaint with the Attorney General's Office after falling victim to a business opportunity scam. The consumer was solicited in the mail to earn extra money online through a website that the "company" would set up and promote on the consumer's behalf. After the consumer expressed interest, the scammer informed the woman that despite the fact she did not own a computer, she could still earn income from such an in-home business. The consumer paid \$9,950 to the "company" by check and nearly \$700 by credit card, only to receive nothing in return.

Proceed with caution any time you receive an unexpected job offer or complete an online job application. Scammers often create phony job postings and applications in order to obtain personal information from unsuspecting jobseekers.

When applying online, make sure the site is secure before entering your personal information. The web address should read "https" rather than "http." The "s" stands for secure, meaning that the information is encrypted and less likely to be hacked by scammers. Also, apply for a job directly through the hiring organization's website rather than submitting your information to a third-party job search site.

Signs of a job opportunity scam include:

- Demands for upfront payment via prepaid credit card or wire transfer
- Requests for personal information
- Unrealistic salaries, benefits, or incentives
- Vague job descriptions
- Claims such as "No Experience Necessary!" or "Guaranteed Placement!"
- High-pressure sales tactics
- No written information provided
- Being selected for a mystery shopping job you never applied for

If you suspect a job opportunity scam or an unfair business practice, report it to the Ohio Attorney General's Office at [www.OhioAttorneyGeneral.gov](http://www.OhioAttorneyGeneral.gov) or 800-282-0515.

## **Sign Up for Scam Alerts**

To help stay updated on the latest trends in consumer fraud, you can now sign up to receive scam alerts from the Ohio Attorney General's Office.

To start receiving the alerts, visit [www.OhioAttorneyGeneral.gov/EmailUpdates](http://www.OhioAttorneyGeneral.gov/EmailUpdates). From there, update your preferences by checking the "scam alerts" box.

You can also use this page to sign up for other newsletters, learn about careers with the Attorney General's Office, and more. Additionally, you can choose your preferred timeframe for delivery — when available, daily, or weekly.

To keep up with the latest news from the Attorney General's Office through social media, follow the office on Twitter ([www.twitter.com/OhioAG](http://www.twitter.com/OhioAG)) and like our Facebook page ([www.facebook.com/OhioAttorneyGeneral](http://www.facebook.com/OhioAttorneyGeneral)).



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)**.