

Consumer Scams

Consumer Protection Section



DAVE YOST

OHIO ATTORNEY GENERAL

Ohio Attorney General's Office



What is Consumer Protection?

Ensures a safe marketplace for consumers.

Enforces laws related to:

- Buying a used car
- Seeing a store advertisement
- Shopping online



Don't Get Caught in a Scam!

Watch for these common tactics:

- ☐ Requests for wire-transfers, prepaid money cards, or gift cards
- ☐ Requests for personal information
- ☐ Pressure to act immediately
- ☐ Requests to keep the conversation a secret



Phishing and Spoofing

- Never give personal information.
- Don't trust your Caller ID.



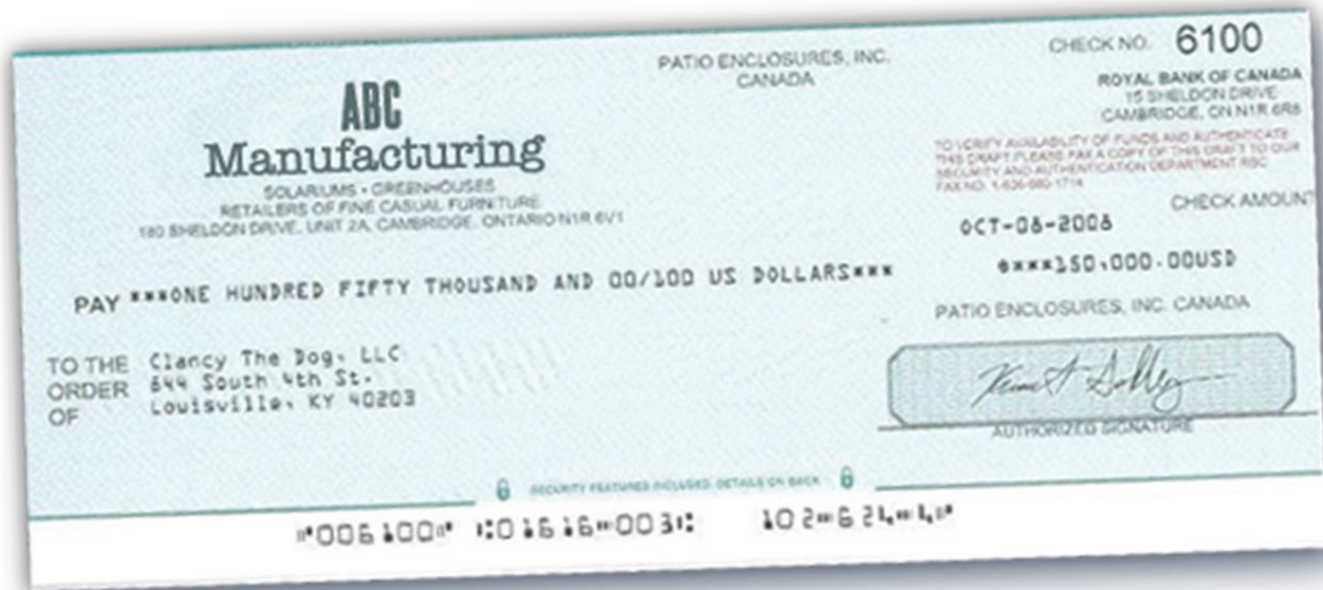
Imposter Scam

- Don't provide personal information.
- Call back using a *legitimate* number.



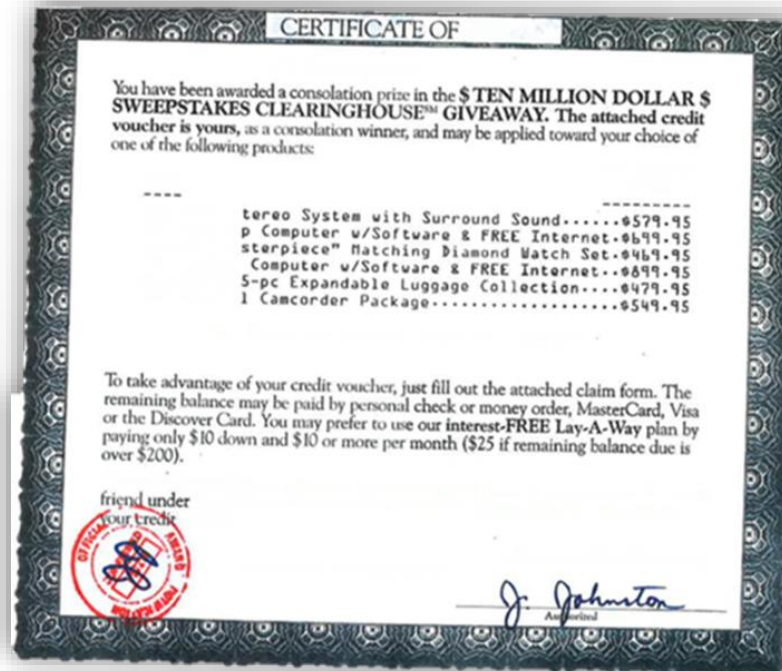
Fake Check Scam

- Call the bank issuing the check to verify the funds.
- Never send off a portion of the funds for any reason.



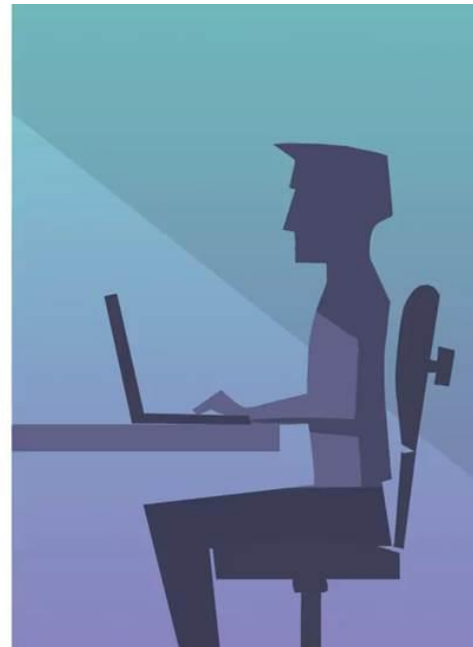
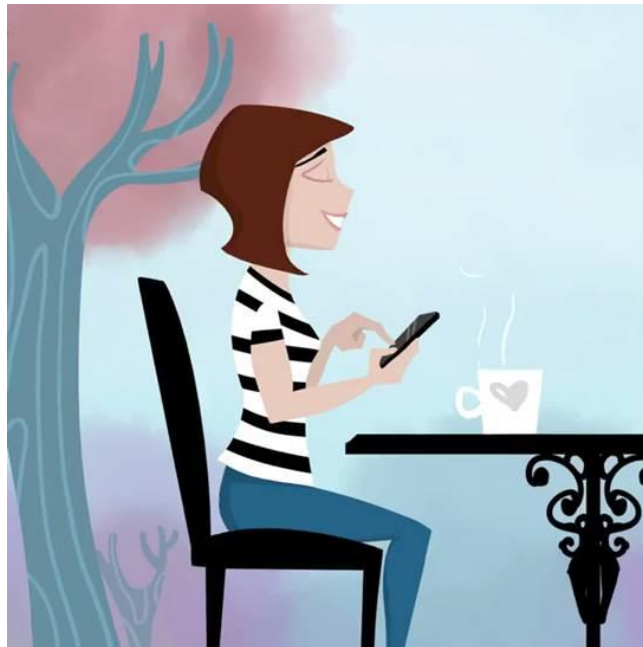
Prizes/Sweepstakes Scam

- Don't pay advanced fees or taxes to receive a prize.
- If you didn't enter, you probably didn't win.



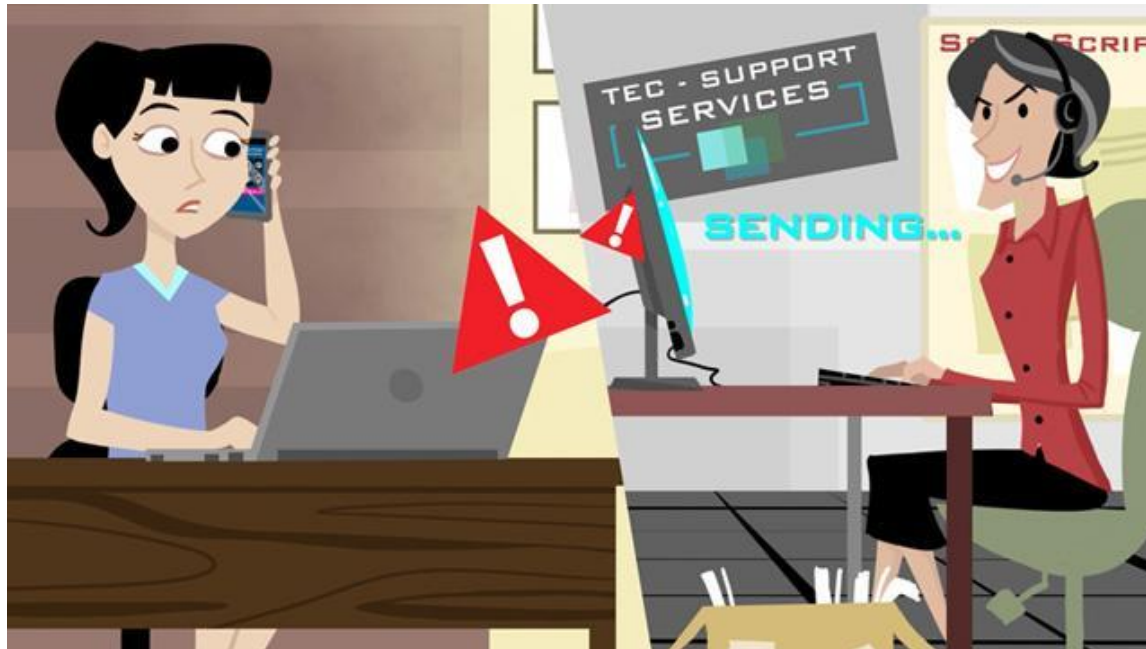
Romance/Sweetheart Scam

- Talk to friends and family about any online relationships.
- Don't send money to someone you've only met online.



Computer Repair Scam

- Never allow remote access to your computer.
- Remember, callers can't tell if a computer has a virus.
- Visit www.staysafeonline.org.



Other Common Scams

- Job opportunity scams
- Social media scams
- Home Improvement scams



What is Identity Theft?

It occurs when a person obtains and uses your personal information without your permission to commit fraud.



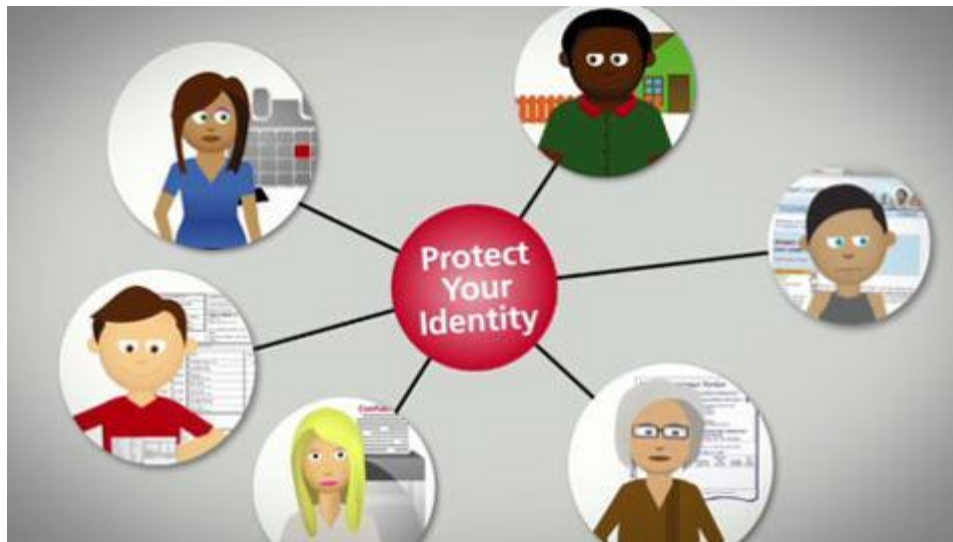
Warning Signs of Identity Theft

Unauthorized charges

Debt collectors contact you

Receive unfamiliar bills or no longer receive mail

Errors on your credit report!



Reduce Your Risk of Identity Theft

Don't volunteer information.

Shred documents.

Monitor financial statements.

Create a mail schedule.

Don't carry extra personal information.



Online Safety Tips

Beware of unknown attachments, downloads, & pop-ups.

Install & update anti-virus/anti-spyware programs.
Watch out for scam websites and emails.



Online Safety Tips



Use secure websites.

Beware when using free, public Wi-Fi.

Choose hard-to-guess password reset questions.

We can try to verify your identity using your secret questions

When you set up your [redacted] account, you selected and answered two secret questions. Answer both questions correctly to access your account.

Question 1 of 2

What is the first name of your oldest niece?

Last updated June 09, 2010



Tips for avoiding scams

ALWAYS:

Be skeptical.

Research businesses and charities.

Beware of strangers who seek personal connections

Keep your personal info private.

Know that if it's too good to be true, it probably is!

NEVER:

Send money via suspicious methods.

Give personal information.

Carry unnecessary personal info.

Pay to win a prize.

Allow stranger "remote access" to your computer.

Pay the full amount upfront.

Filing a complaint and learning more:



★ OHIO PROTECTS ★

www.OhioProtects.org

Contacting the Ohio Attorney General's Office

Online: www.OhioAttorneyGeneral.gov

By phone: 800-282-0515

By mail: Hard-copy forms available



The screenshot displays the website of Mike DeWine, Ohio Attorney General. The header features the state seal and the text 'MIKE DEWINE OHIO ATTORNEY GENERAL'. The main navigation bar is purple with a 'Related' section containing links: 'Contact', 'File a Nonprofit Complaint', 'Laws Protecting Consumers', 'Report A Scam', 'Search Consumer Complaints', and 'Submit a Law Enforcement Tip'. Below this is a 'Forms' section with a 'Live Help' button that says 'On-line Click to chat.' The main content area is titled 'INDIVIDUALS AND FAMILIES > CONSUMERS > FILE A CONSUMER COMPLAINT' and 'File a complaint'. It shows 'Step 1 - Your information' with required fields for 'E-mail address' and 'Confirm e-mail'. A note states: 'No e-mail address? Call (800)282-0515 to file your complaint.' The 'Information about you' section includes radio buttons for 'Individual' (selected), 'Business', and 'Nonprofit', followed by fields for 'Your business or organization name', 'Title', and 'First name'.

Consumer Resources

Attorney General's Office

800-282-0515

www.OhioAttorneyGeneral.gov

www.facebook.com/OhioAttorneyGeneral

Twitter: @OhioAG

Better Business Bureau

www.bbb.org

Federal Trade Commission

877-382-4357

www.ftc.gov

National Cyber Security Alliance

www.staysafeonline.org

Do Not Call Registry

888-382-1222

www.donotcall.gov

Opt Out Programs

888-567-8688

www.optoutprescreen.com

www.dmachoice.org

Annual Credit Report

877-322-8228

www.annualcreditreport.com

Dept. of Job & Family Services

877-644-6562

www.jfs.ohio.gov



How to contact us

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