Check Your Library for New Scam Prevention Tools

The Ohio Attorney General’s Consumer Protection Section has developed a new program to help protect Ohio’s seniors from fraud. The Senior Advocate Fraud Education (SAFE) program educates seniors, caregivers, social workers, and families about fraud and scams that target seniors. As part of the program, the Attorney General’s Office is distributing SAFE toolkits to more than 700 public libraries throughout Ohio.

To help seniors build a working knowledge of scams, the SAFE program addresses how and why seniors are targeted, safe investment practices, utility bill management, maintaining safe and fraud-free environments, and how to guard against insurance fraud, identity theft, and credit and debit card fraud.

Each toolkit includes a written guide outlining these topics and a DVD presentation of the materials. The written guide is also available on the [Ohio Attorney General’s website](http://www.OhioAttorneyGeneral.gov).

Continuing education credit is available for social workers who attend a SAFE program presentation given by a staff member of the Ohio Attorney General’s Consumer Protection Section.

Organizations can sign up to request a consumer protection presentation at [www.OhioAttorneyGeneral.gov/ConsumerWorkshops](http://www.OhioAttorneyGeneral.gov/ConsumerWorkshops) or by calling 800-282-0515.

Fake Check Scams Target Individuals Selling Products Online

Individuals using online marketplaces to sell products may get more than they asked for when they receive an email from a “buyer” offering more money than the posted selling price.

In a typical fake check scam, a supposed buyer sends the seller a check made out for more than the asking price. The buyer instructs the seller to deposit the check in the seller’s bank account and wire-transfer the difference. In some cases, the scammer may even tell the seller to keep a portion of the money for the extra effort. Regardless of the pitch, the result is the same! When the seller attempts to cash the check, it will not clear and funds will not be deposited into the seller’s account. If the seller has already sent money back to the “buyer” or someone else, the seller will be out his own money. The seller may also be charged bank fees for depositing a bad check.

In one case, a Stark County resident recently received a text message from a “buyer” in response to an advertisement for a $150 wedding dress listed on a well-known online marketplace. The buyer sent the seller a check from an out-of-state beauty school for $1,850. Fortunately, the consumer contacted the Ohio Attorney General’s Office before depositing the check and wire-transferring money.
Individuals who post items for sale through an online marketplace should watch for these signs of a scam:

- Buyers who say they can only pay by check
- Pressure to return any overpayment immediately
- Requests for wire-transfers, money orders, or prepaid money cards
- Buyers who want the products to be sent to someone else

If you suspect a scam or unfair business practice, report it to the Ohio Attorney General’s Office at www.OhioAttorneyGeneral.gov or by calling 800-282-0515.

How to Handle Unwanted Phone Calls

Reports to the Ohio Attorney General’s Office indicate that unwanted phone calls continue to be a nuisance for many consumers. Because such intrusions have the potential to rob people of time and money, the Attorney General’s Office works hard to educate consumers on how to reduce unwanted calls.

Consider declining to share personal information, such as your name or phone number, when shopping. Some companies may compile and sell your personal information to firms that may use this information to solicit you through the mail or via a phone call. In some cases, it may also end up in the hands of scammers. If a company requests such information, ask why they need it and how they will protect it.

Consumers can also reduce unwanted phone calls by adding their number to the National Do Not Call Registry. However, be aware that political and charitable calls and surveys are exempt from the registry. Additionally, if a consumer has established a business relationship with the caller by purchasing products within the past 18 months or responding to an inquiry within the past three months, the calls are exempt from the registry.

Attorney General DeWine offers consumers these tips for handling unwanted calls:

- Put your phone number on the National Do Not Call Registry. Your registration is permanent, but if your phone number changes, you must register your new phone number. Register at www.donotcall.gov or by calling 888-382-1222. You can register landlines and cell phones.
- Ask to be put on a business’ internal do not call list. In addition to complying with rules of the National Do Not Call Registry, telemarketers must maintain an internal list of consumers who ask them to stop calling.
- Watch for scams, and don’t trust caller ID. In some cases, unwanted calls come from scam artists outside the U.S. “Spoofing” occurs when scammers use technology to conceal their true phone number and trick consumers into thinking the call is from a local business or financial institution. Listen to the content of the call and be wary of callers who ask for personal information or money sent via wire-transfer or prepaid cards. Banks and government organizations would not contact you unexpectedly and request personal information or payment by wire-transfer or prepaid card.

Consumers with questions about unwanted phone calls should contact the Ohio Attorney General’s Office by visiting www.OhioAttorneyGeneral.gov or calling 800-282-0515.
Back-to-School Shopping Tips

Back-to-school shopping season is in full swing, with notebooks, pencil cases, and binders lining many store aisles. While it can be exciting for children and adults to begin the school year with new items, it can also be expensive. Take time to read advertisements closely and watch for potential scams to avoid back-to-school-buying blues that may violate your rights.

- Disclosure of limitations: An offer’s exclusions and limitations must be listed in the ad or coupon. It is illegal to advertise a sale without listing specific limitations.

- Rain checks: If a store runs out of an advertised product or service, you may have the right to a rain check that enables you to buy the advertised good for the sale price at a later date. Sellers do not have to issue rain checks if the ad mentions the number of goods available or that the merchandise is seasonal or clearance and that no rain checks will be given. They also don’t have to issue a rain check if the consumer agrees to buy a similar item at the same savings or if the seller proves it had a reasonably sufficient supply.

- Return policies: Ohio’s Consumer Sales Practices Act doesn’t require them to have any particular return policy, but it does require businesses to clearly post their return policy if they have one. If businesses do not accept returns, that must also be clearly posted. Before making a purchase, read the refund and cancellation policies for that store or product, and keep your receipt.

- Gift cards: Under Ohio and federal law, businesses must honor most single-store gift cards for at least five years from their issue date and generally they may not charge fees that reduce the card’s value for at least two years.

- Credit card vs. debit card: Consumers who pay with credit cards have added protection if something goes wrong. Federal law allows consumers to dispute unauthorized credit card charges within 60 days after the first bill containing the error was mailed. Debit card providers are not required to offer the same protections. Regardless of your payment method, carefully review your statements for errors.

- Rebates: Follow rebate directions closely and make sure you complete all of the requirements in the specified timeframe.

- Online purchases: Shop carefully. If you buy gift cards or coupons from an online seller, research the seller’s reputation, and make sure the website is secure before you enter payment information such as a credit card number. To do this, look for “https” (rather than “http”) in the website address. And remember, if a deal sounds too good to be true, it probably is.

It’s also important to be especially watchful for scams this time of year. Scammers may pretend to be associated with a school, government agency, or other educational organization to take advantage of consumers. Or they may claim that the school district supports their efforts, which was the case when individuals were selling businesses advertisements on folders they said would be given to Ohio high school students. (The schools had no knowledge of the solicitation, and some never received folders to distribute.)
Also, be wary if someone asks you for advance fees in exchange for helping you identify or obtain scholarships. You usually can find scholarship information yourself for little or no cost by searching online.

Consumers who believe they have been treated unfairly should file a complaint with the Ohio Attorney General’s Office at www.OhioAttorneyGeneral.gov or by calling 800-282-0515.