



Ohio Attorney General's Consumer Advocate Newsletter



MAY 2014

Tips Help You Guard Against the Heartbleed Bug

Ohio Attorney General Mike DeWine offered consumers advice on how to protect their personal information in the aftermath of a widespread Internet security glitch called the Heartbleed bug.

“The Heartbleed bug poses a serious problem to your personal information online,” Attorney General DeWine said. “Consumers should remain vigilant in making sure their accounts have not been compromised and they do not get scammed.”

The Heartbleed bug refers to a two-year online security flaw that may have allowed scammers to capture the personal information of online users, even if a website appeared to be secure. As a result, consumers’ usernames, passwords, and even credit card numbers could have been accessed.

To protect against related scams and fraud, consumers should change their passwords to their online accounts, including banking, social media, shopping, and email. However, before updating passwords, consumers should confirm that the companies have fixed the problem within their individual system.

Consumers can help protect themselves by following these tips:

- Perform an Internet search to find a list of websites comprised as a result of the Heartbleed bug. Do not log into the sites until you’re sure the company has fixed the problem.
- Choose different and complex passwords for each online account. Remember to change passwords often. Also, if you use the same password for multiple accounts, you may consider changing all accounts that use the same password.
- Review bank account and credit card statements regularly. Immediately report any suspicious activity to your bank or credit card company.
- Beware of emails or text messages appearing to originate from government agencies or well-known companies that reference the Heartbleed bug and instruct you to click on a link to “change your password.” Some scammers may use this as ploy to get you to click on malicious links.
- Remember that cellular phones are also affected by the Heartbleed bug. Take time to update the software on your cellular phone and create new passwords.

Attorney General DeWine also warned Ohioans that scammers may try to take advantage of consumers’ heightened concern over the Heartbleed bug. They could pose as legitimate organizations and, by email or phone, say the consumer’s account has been compromised and if the consumer divulges his account password, the scammer can fix the problem.

Consumers who suspect they are a victim of an unfair or deceptive business act, scam, or identity theft should contact the Ohio Attorney General's Office by visiting www.OhioAttorneyGeneral.gov or calling 800-282-0515.

Last of Circleville ring defendants pleads guilty

The final member of a Circleville area criminal ring that used home-repair scams to swindle more than \$137,000 from elderly consumers in Fairfield, Franklin, Pickaway, and Ross counties has pleaded guilty to felonies in the case.

Mark Kitchen, who was sentenced to three and a half years in prison, joins co-conspirators Bruce McFarland, Herschel Mumaw, Mark Christman, David Ramey, and Thristian Harding, all of whom previously pleaded guilty. Mumaw and McFarland — who were part of a criminal ring using a similar approach that the Attorney General's Office prosecuted more than a decade ago — received six- and seven-year prison terms, respectively.

Charges in the case included engaging in a pattern of corrupt activities, theft from an elderly person, and money laundering. The six were ordered to pay the victims restitution totaling \$137,096.

In April 2013, the Attorney General's Office indicted members of the gang for crimes that arose through a variety of door-to-door home repair schemes. In some cases, the defendants promised certain services, accepted payment, and pretended the work was complete. Consumers then found themselves without their money or their repairs.

In other cases, the defendants demanded additional payments by personal check, claiming previous checks the victims had written had either been lost or destroyed. In reality, the original checks had already been cashed. If victims appeared to be particularly vulnerable, the group repeatedly demanded and collected more money until the victims' funds ran dry.

Consumers who suspect a scam or unfair business practice should report it to the Ohio Attorney General's Office by visiting www.OhioAttorneyGeneral.gov or calling 800-282-0515.

Imposters Target Consumers' Wallets and Personal Data

From phony jury duty notices to fake ambulance bill collectors, Ohioans continue to report that scammers are posing as legitimate companies and government agencies to trick consumers into sending money and revealing their personal information.

A Toledo resident recently reported receiving a phone call at work. The caller claimed to be an attorney and explained there was a warrant out for the person's arrest because he "failed to report for jury duty." The "attorney" then requested money for court fees. The consumer said caller ID displayed the phone number of a local law office, suggesting the scammer may have used "spoofing" to disguise or change the number that appeared on caller ID. In reality, the scammer could have been calling from anywhere in the world.

According to another report to the Attorney General's Office, two scammers visited the home of an elderly man in Northern Ohio. The individuals drove a red car with a local fire department sticker in

the window. They explained the man owed \$280 for an ambulance bill and needed to pay immediately. Since the consumer was recently taken to the hospital by ambulance, the story seemed believable. However, after providing payment, the consumer contacted the Better Business Bureau and local fire department and learned it was a scam.

Other recent reports suggest scammers are also after personal information. A consumer in Trumbull County reported a suspicious email from a funeral home that claimed a relative had died. The point of this type of scam typically is to convince an unsuspecting recipient into clicking a link or opening an attachment. Instead of downloading a legitimate obituary or being taken to a legitimate funeral home's website, opening the attachment or clicking on the link can infect the consumer's computer with malicious software.

A malware-infected computer may send out spam emails or even log a user's keystrokes in order to capture personal data such as credit card account numbers or passwords.

Since imposter scams have many variations and target many consumers of all ages and backgrounds, the Ohio Attorney General's Office warns Ohio residents to always be on the lookout for suspicious telephone calls and emails. Before responding to an unexpected email or phone call, contact the appropriate agency or business using a number you know to be legitimate and confirm that the source is trusted.

For example, instead of opening an attachment from a "funeral home," look up the telephone number of the legitimate business and inquire as to whether it would have sent such a notice. In addition, some companies and government agencies may post scam warnings on their official websites to inform consumers that the agency or business is the subject of an imposter scam.

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

Calls Point to Rise in Insurance Schemes

Reports to the Ohio Attorney General's Office suggest insurance-related schemes may be on the rise. Unscrupulous companies may use deceptive advertising to get consumers to unknowingly enroll in an insurance plan or reveal personal information.

In some cases, the insurance company may claim that the plan is "state-regulated" or that consumers can enroll for "just pennies a day" regardless of their medical condition. Other advertisements offer to pay "100 percent of all funeral expenses not paid by government funds, up to \$50,000 (tax free)." Some offer "free" gifts in exchange for filling out and returning a mailed form. With all the promises out there, it can be difficult to know whether an offer is legitimate.

Ohioans who receive phone calls, letters, or emails from insurance companies advertising their services are encouraged to contact the [Ohio Department of Insurance](http://www.OhioDepartmentofInsurance.gov) to verify whether a company is legitimate before providing personal information. Ohio law requires all insurance agents operating in Ohio to register with the Department of Insurance.

AG DeWine offers the following tips for avoiding scams:

- Consider your specific medical needs before purchasing an insurance policy.

- Make sure you can afford the premiums before signing up for an insurance policy. If the premium is set to increase in the future, ensure those costs will be affordable, too.
- Before signing an insurance application, read it thoroughly and obtain answers to any questions you may have.
- Research the insurance company by checking complaints filed with the Ohio Attorney General's Office and the [Better Business Bureau](#).

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



For more information, contact Ohio Attorney General Mike DeWine's Consumer Protection Section at **800-282-0515** or www.OhioAttorneyGeneral.gov.