



CONSUMER ADVOCATE

From the Consumer Protection Section at the office of Ohio Attorney General Mike DeWine

“MILITARY LEAVE SCAM” TARGETS MILITARY FAMILIES, FRIENDS

Family members and friends of active-duty service members should beware of individuals who ask for money in exchange for granting military leave to their loved ones.

In one version of the scam, the letter received is from “General Robert Gate” explaining that their military member has been considered for leave, and that the consumer must immediately send \$1,200 via wire transfer to a Fort Hood agent in Illinois to cover transit and related expenses.

The letter explains that if the family member or friend does not send the payment quickly, the leave approval will be revoked. In reality, the letter is a scam and any money sent will be lost.

The military will not ask family members or friends of deployed service members to provide payment in exchange for granting leave. Don’t believe letters or calls that say otherwise.

Signs of a “military leave scam” include:

- Requests for payment in exchange for military leave
- Names similar to well-known agencies or officials, such as “General Robert Gate” instead of former Secretary of Defense Robert Gates
- Claims of urgency (“Offer good today only”)
- Requests for wire transfers
- Grammatical errors in written communication

Beware of vehicles sold by a “military member”

In addition to the military leave scam, con artists may pose as members of the military and post a vehicle for sale on craigslist. They falsely state that they will be deployed soon and must sell the car quickly for a low cost usually far below the market value of the vehicle. Consumers send the money and do not receive the vehicle.

Learn about the Attorney General’s services for military and veterans at

www.OhioAttorneyGeneral.gov/ServicesforVeterans.

DIRECT DEPOSIT: THEFT PROTECTION FOR YOUR FEDERAL BENEFIT PAYMENTS

Just months after the U.S. Department of the Treasury announced it is retiring paper checks for federal benefit payments and going all-electronic by March 1, 2013, the use of direct deposit is on the upswing – including in the Midwest.

Currently, 88 percent of Social Security and Supplemental Security Income (SSI) payments in the Midwest are made electronically. While that number is up from 85 percent seven months ago, residents of these states still rely on nearly 1.78 million Social Security paper check payments each month, putting their money at risk of theft or fraud.

“Just last year, more than 540,000 Social Security and SSI paper checks were reported lost or stolen and had to be reissued, while an estimated \$93 million worth of Treasury-issued checks were fraudulently endorsed,” says David A. Lebryk, Commissioner of the Treasury Department’s Financial Management Service. “When you consider the numbers, direct deposit is the safest option available to people.”

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SCHOLARSHIP OPPORTUNITY FOR OHIO HIGH SCHOOL STUDENTS

Ohio high school students can submit 60-second videos on Internet safety for the chance to win college scholarships in the 2011 Take Action High School Video Contest.

To enter the contest, individual students or teams of up to two students must submit their videos to the Ohio Attorney General’s Office by December 15, 2011.

The top three winning teams will receive college scholarships of \$2,500, \$1,500, and \$1,000, respectively.

For official rules and details, visit

www.OhioAttorneyGeneral.gov/TakeActionContest.

REPORTING WIRE-TRANSFER FRAUD

If you or someone you know loses money in a scam involving a wire transfer, file a complaint with the Ohio Attorney General's Office and report the fraud to the wire transfer company.

Report fraud to the Ohio Attorney General's Office by filing a consumer complaint at www.OhioAttorneyGeneral.gov/ConsumerComplaint or calling 800-282-0515. Keep in mind that once money has been sent via wire transfer, it can be very difficult – if not impossible – to recover. Nevertheless, complaints are an important tool for tracking potential criminal activity.

Also notify the wire-transfer company that you or the victim used to send the payment.

For example, if your transaction involved MoneyGram, file a fraud report with MoneyGram by calling 800-MONEYGRAM (800-666-3947).

If the transaction involved Western Union as the means of sending payment, file a fraud report with Western Union by calling the Western Union Fraud Center at 800-448-1492. (Both MoneyGram and Western Union provide fraud information on their websites.)

Similarly, if your transaction involved a Green Dot MoneyPak card, report the fraud to Green Dot. If it involved your bank, report it to your bank.

WANT UPDATES?

Receive the Consumer Advocate via e-mail by signing up at www.OhioAttorneyGeneral.gov/ConsumerAdvocate.

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If you are about to apply for federal benefits, you will receive your payments electronically from day one. If you already receive federal benefit payments by check, you must switch to an electronic payment method by March 1, 2013.

Switch to direct deposit or to the Direct Express® Debit MasterCard® card through the U.S. Treasury Electronic Payment Solution Center online at www.GoDirect.org or toll-free at 800-333-1795.

Source: U.S. Department of the Treasury, Financial Management Service

DISPUTE RESOLUTION: SHOULD YOU PAY FOR IT?

Where do you turn for help when you and a company disagree?

Some companies ask for large upfront fees for dispute resolution services, but other organizations offer free help.

For example, the Ohio Attorney General's Office provides a free informal dispute resolution process to resolve disputes between consumers and businesses.

If you have a problem with goods or services you purchased, file a complaint with the Ohio Attorney General's Office.

The office will review your complaint to determine whether the Attorney General is the best agency to handle the complaint. If so, your complaint will be assigned to a specialist, who will work with you and the business to settle the dispute. The process generally takes 30 to 90 days and is also available to small businesses and nonprofits.

Top consumer complaint categories include:

- Motorized vehicles: new and used vehicle sales, title issues, repairs, warranties
- Collections, credit reporting, or financial services: debt collection, credit repair
- Internet or phone: Do Not Call issues, Internet/cable provider, wireless service
- Household goods or property improvement: roofing, paving, furniture, appliances
- Mortgage: foreclosure rescue or loan modification services
- Shopping, food, or beverages: online shopping, TV shopping, stores, gift cards
- Professional services: tax services, landscaping
- Sweepstakes or prizes: foreign lottery scams, fake check scams, contests

File a complaint with the Ohio Attorney General's Office at 800-282-0515 or www.OhioAttorneyGeneral.gov/ConsumerComplaint. Hard copy forms are also available.

The Better Business Bureau also offers free dispute resolution for consumers. Learn more about this service at www.bbb.org.

Think twice before you pay a business for services that are available elsewhere at no cost.