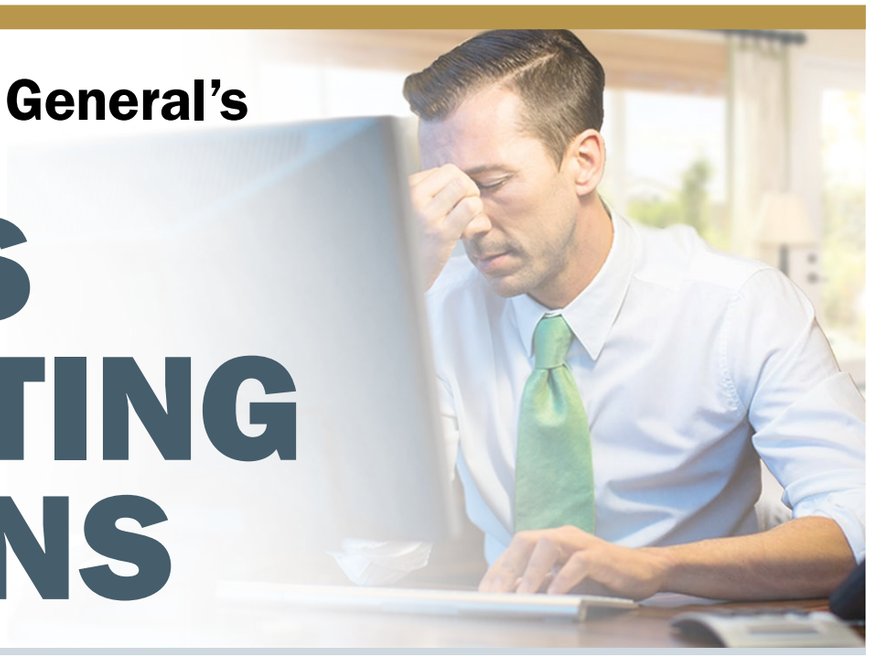
The Ohio Attorney General's Office warns of

SCAMS TARGETING OHIOANS



Computer Repair Scams

An "employee" of a computer company contacts you claiming your computer has a virus and offers to "fix the problem." The person asks for access to your computer, which allows the scammer to install malicious software designed to scan your computer for personal information or to lock your computer so that you cannot use it until you pay a "ransom" to unlock it.

Fake Check Scams

Someone sends you a check or money order and asks you to deposit it in your account and wire-transfer back the money, minus a nice bonus for you — a "thank you" for helping. Regardless of the pitch, the result is the same: The check or money order you received is counterfeit; it will be returned to your bank unpaid, and the full amount will be deducted from your account.

Phishing and Spoofing



Scammers use clever emails, websites, phone calls and text messages to "phish" for information by posing as a legitimate business. Never give personal information to someone who contacts you unexpectedly, even if they say they are from a trusted business, such as your bank. Scammers can use "spoofing" to disguise the phone number that appears on your caller ID to make their ploys seem more legitimate.

Romance Scams

A con artist meets a victim online or over the phone and claims to be temporarily located overseas — perhaps due to a military assignment or mission trip. After developing a relationship, the scammer eventually asks the victim to send money to pay for airfare, medical expenses or military fees. In reality, there was never "true love," and any money sent will be lost.

Home Improvement Scams

Door-to-door contactors offer to repair your roof, pave your driveway or trim your trees for a great price. After you pay, the contractor disappears after doing a poor job or no work at all. Never pay in full upfront. If you are solicited at your home, you have three days to cancel the contract, and the work should not begin within that period.

Grandparent Scam

A con artist poses as your grandchild, claims to be in trouble and asks you to send money via wire transfer or prepaid card. If you're suspicious, ask a question only a family member would know how to answer; also, call your son or daughter to confirm the claim.

Sweepstakes Scams

Someone falsely claims that you have won the lottery or a contest that you never entered. All you need to do to collect the winnings is prepay a fee or a tax. However, your winnings will never arrive because the lottery or contest is fake. Legitimate sweepstakes are free and require no upfront payment.

Phony Charities

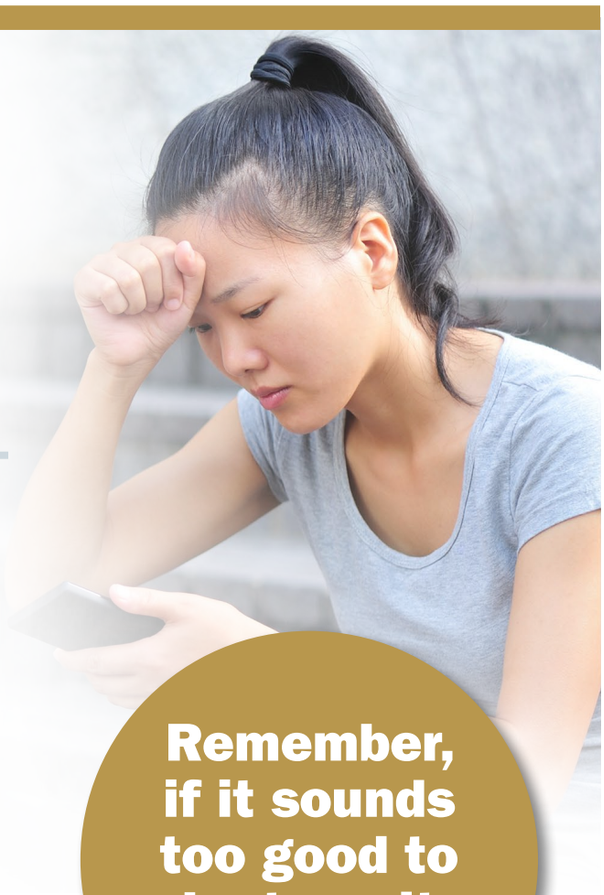
Scammers invent fake charities. To verify the legitimacy of a charitable group before making a donation, call the Ohio Attorney General's Help Center at **800-282-0515**.



ANDY WILSON
OHIO ATTORNEY GENERAL

For more information or assistance, visit **www.OhioAttorneyGeneral.gov** or call **800-282-0515**.

Tips for AVOIDING SCAMS



ALWAYS:

» Be skeptical when someone requests immediate payment via wire transfer, prepaid money card or gift card.

» Research businesses and charities through the Ohio Attorney General's Office and the Better Business Bureau.

» Beware of strangers who seek new, quick, personal connections with you or a loved one.

» Get all verbal promises in writing and review contracts.

» Keep your personal information private and shred outdated documents containing such information.

Remember, if it sounds too good to be true, it probably is!

NEVER:

» Send money via wire transfer, gift card or prepaid credit card to a stranger.

» Give personal information to someone who has contacted you unexpectedly.

» Carry unnecessary personal information, such as your Social Security card, in your wallet or purse.

» Pay to win a prize or sweepstakes.

» Allow someone "remote access" to your computer.

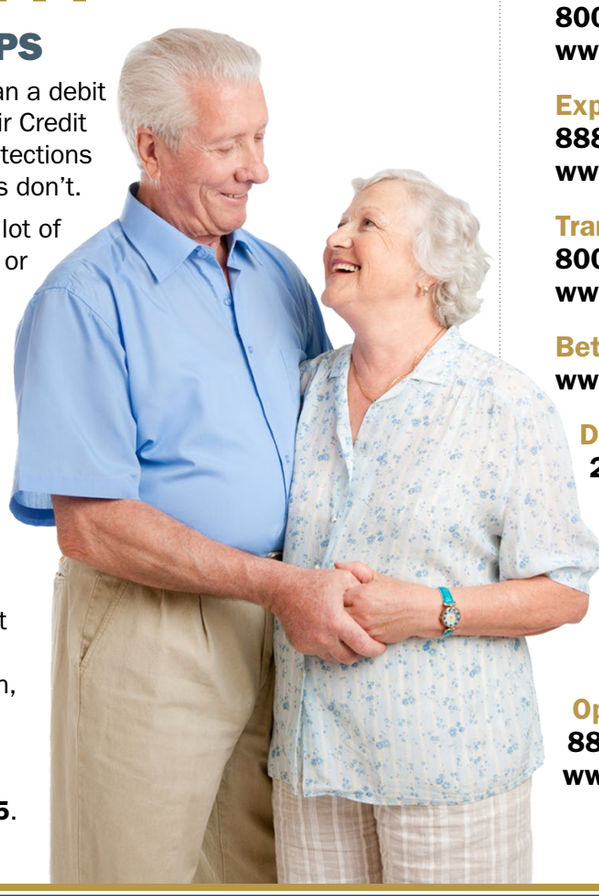
» Pay the full amount upfront before any work has been done.

OTHER SMART STEPS

» Use a credit card, rather than a debit card, cash or check. The Fair Credit Billing Act offers certain protections that other payment methods don't.

» For transactions involving a lot of money completed by phone or via the internet, keep a log of who you spoke with and when, the person's contact information and any money paid.

» Check your credit report(s) at least once a year at **www.annualcreditreport.com or by calling 877-322-8228**. If you notice unfamiliar accounts, contact the three major credit reporting agencies (Experian, Equifax and TransUnion). Also, contact the **Ohio Attorney General's Identity Theft Unit at 800-282-0515**.



Consumer Resources

Annual Credit Report
877-322-8228
www.annualcreditreport.com

Equifax
800-525-6285
www.equifax.com

Experian
888-397-3742
www.experian.com

TransUnion
800-680-7289
www.transunion.com

Better Business Bureau
www.bbb.org

Data & Marketing Association
212-768-7277
www.dmachoice.org

National Do Not Call Registry
888-382-1222
www.donotcall.gov

OptOutPrescreen.com
888-567-8688
www.optoutprescreen.com