

Shop Smart: Know Your Rights



Ohio Attorney General's Office
Consumer Protection Section



MIKE DEWINE

★ OHIO ATTORNEY GENERAL ★

Ohio Attorney General's Office

- Attorney General Mike DeWine
 - Ohio's 50th Attorney General
- Duties of the Attorney General
 - Attorney for state of Ohio
 - Support local law enforcement
 - Enforce laws



Consumer Protection Section

- Ensures a safe marketplace for consumers and businesses.
- Enforces laws related to consumer transactions:
 - ✔ Buying a used car
 - ✔ Seeing a store ad
 - ✔ Shopping online
 - ✔ Filling up on gas



Top Complaints (2014)

1. Motor vehicles
2. Collections, credit reporting, or financial services
3. Household goods or property improvement
4. Internet, phone, or TV services
5. Professional services
6. Shopping, food, or beverages
7. Do Not Call violations
8. Identity theft
9. Health and beauty
10. Utilities



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Shopping Rights and Tips

- Ohio's Consumer Sales Practices Act prohibits unfair and deceptive sales practices
 - ✗ Exclusions & limitations
 - ✗ Failure to deliver
 - ✗ Used as "new"
 - ✗ "Free"
 - ✗ Refund policy must be posted



Motorized Vehicles

- Lemon Law
- “AS IS”: no warranty
- Check the vehicle history
 - www.VehicleHistory.gov
- Title search
 - www.PublicSafety.Ohio.gov



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Collections

- Fair Debt Collection Practices Act
 - ✓ Prohibits harassment and abuse
 - ✓ Outlines consumer's rights
- Request written verification of debt



Credit Reporting & Financial Services

- False promise, big bucks
- Repairing your own credit
- Refund Anticipation Loans (RALs)



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Telemarketing

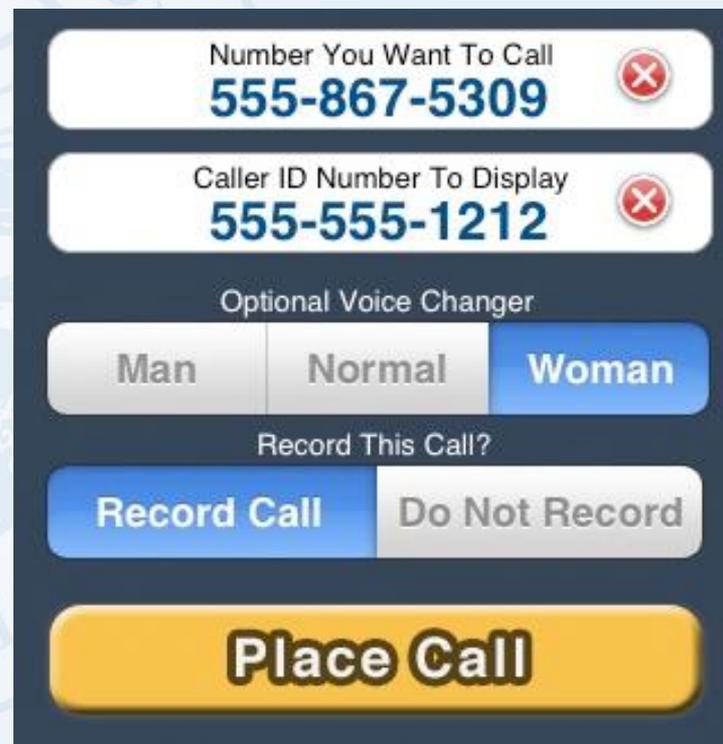


- Telephone Solicitation Sales Act:
 - Generally, no verbal agreement is valid until buyer receives written confirmation from seller
 - Requires registration with the AG's office



Handling Unwanted Phone Calls

- Be aware of “spoofing”
- Limit information sharing
- Register with the Do Not Call registry
 - Ask to be put on internal do not call list.

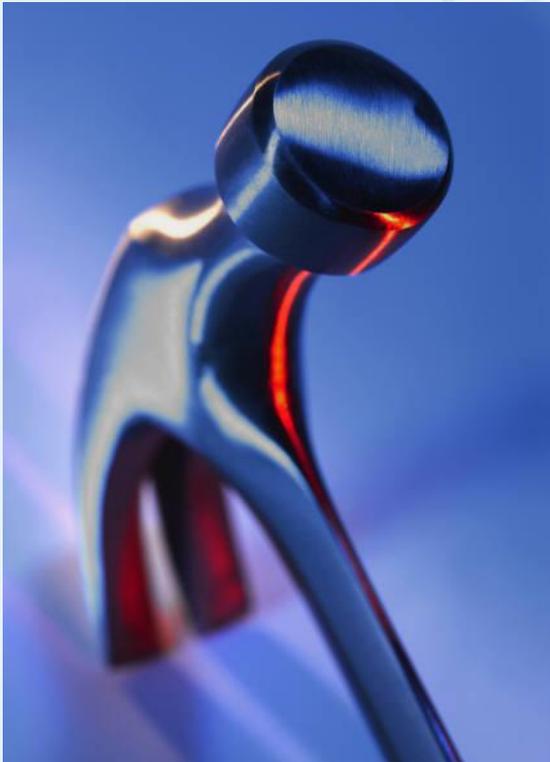


The screenshot shows a mobile application interface for handling unwanted phone calls. It features several input fields and buttons:

- Number You Want To Call:** 555-867-5309 (with a red 'X' icon)
- Caller ID Number To Display:** 555-555-1212 (with a red 'X' icon)
- Optional Voice Changer:** Three buttons labeled "Man", "Normal", and "Woman". The "Woman" button is currently selected and highlighted in blue.
- Record This Call?:** Two buttons labeled "Record Call" and "Do Not Record". The "Record Call" button is currently selected and highlighted in blue.
- Place Call:** A large yellow button at the bottom.



Household Goods and Property Improvement

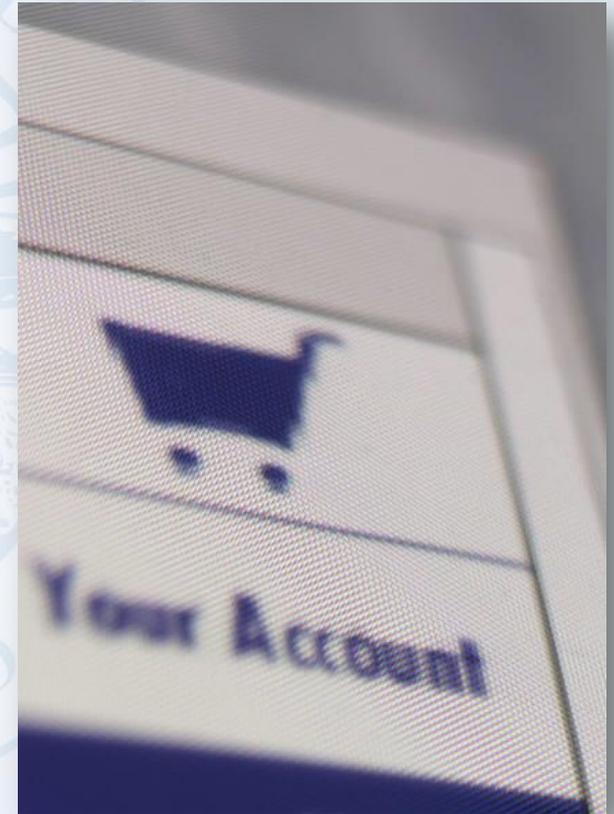


- Beware of fly-by-night contractors
- Home Solicitation Sales Act
 - ✓ 3-day right to cancel
- Home improvement tips
 - ✓ Ask for references
 - ✓ Pay a low down payment
 - ✓ Get estimates & contracts in writing



Protect Yourself Online

-  Credit vs. debit
-  Secure site
-  Phishing
-  Negative option
-  Beware of sellers asking for wire transfers or prepaid cards



Home Foreclosure

- Stay in your home
- Open your mail
- Ask the court about foreclosure mediation
- Don't pay for help - real help is available for FREE



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Warning Signs of a Job Scam

- ⚠ Requests of wire transfers
- ⚠ Demands for cash or up-front payments
- ⚠ Unrealistic salaries
- ⚠ Vague job descriptions
- ⚠ Interviews in suspicious locations
- ⚠ High-pressure sales tactics
- ⚠ No written information provided
- ⚠ Requests for personal information



Identity Theft



- ✓ Check credit report & score
 - www.AnnualCreditReport.com
 - 877-322-8228
- ✓ Shred documents
- ✓ Read privacy policies
- ✓ Freeze your credit
- ✓ Opt out of credit card offers
 - www.OptOutPrescreen.com
- ✓ Attorney General's ID Theft Unit



AnnualCreditReport.com

The only source for your free credit reports. Authorized by Federal law.

- Home
- All about credit reports
- Request yours now!**
- What to look for
- Protect your identity
- Frequently asked questions
- Contact us

Spot identity theft early. Review your credit reports.

Suspicious activity or accounts you don't recognize can be signs of identity theft. Review your credit reports to catch problems early.

[Learn more about Identity Theft](#)



- PLAY ▶
- SPOT IDENTITY THEFT**
- GOOD CREDIT
- DON'T BE FOOLED
- MORE THAN A SCORE
- NOT LIKE THE OTHERS

Your credit reports matter.

- Credit reports may affect your mortgage rates, credit card approvals, apartment requests, or even your job application.
- Reviewing credit reports helps you catch signs of

FREE Credit Reports. Federal law allows you to:

- Get a free copy of your credit report every 12 months from each credit reporting company.
- Ensure that the information on all of your credit reports is correct and up to date.

BROUGHT TO YOU BY



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Identity Theft Prevention Tips

S - strengthen passwords online.

H - handle personally identifying information with care.

R - read your credit report annually.

E - empty your purse or wallet.

D - dispose appropriately.



Payment Fraud



Fake Check Scams



Prepaid Credit Card Scams

North Brookfield
Savings Bank
35 Summer Street
N. Brookfield, MA 01535-1417

CASHIER'S CHECK 6583468

66-7409/2113

DATE JANUARY 11, 2006

CBH ODL
7-21-2004
ROFOI

MICHELLE BROWN
REMITTER

Jane Doe
PAY TO THE ORDER OF

3,865.00**
U.S. DOLLARS

SUM OF **THREE THOUSAND EIGHT HUNDRED SIXTY FIVE DOLLARS AND ZERO CENTS**

THIS CHECK BEING RETURNED FOR Insufficient Funds

01/23/06 5602 5667 0001 230766919
AUTHORIZED OFFICER

Issued by Integrated Payment Systems Inc., Englewood, Colorado To NBS Bank, NA N.Brookfield, MA
For Inquiries regarding this instrument, Phone 1 800 827 9101

⑆6583468⑆ ⑆21137409⑆ 04249403⑆ ⑆0000386500⑆



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OHIO ATTORNEY GENERAL

From: [REDACTED]

Date: January 2, 2014 at 2:16:29 PM EST

To: [REDACTED]

Subject: Re: Sofa

Hello,

Thanks for getting back to me on time, I'm okay with the price and I will like to know much about its present condition. I'm asking this because I'm not going to be around to come look at it before payment & pickup.

I will appreciate if you can send me more closer pix but if it's not available and you can assure me of getting the best there is no problem.

My mode of payment is via check, you will send me your full name and address for it to be mailed. I have a reputable mover that will come for the pickup after payment is settled. The check I'm sending will be in excess, you will deduct your part and give the difference to the mover for the shipping service. I'm asking you to do this for me because of my tight schedule at work and I need to finalize this ASAP.

Best of Regards.



Don't be a victim

Victims...

- ❌ “...don't ask a lot of questions; they answer a lot of questions.”
- ❌ “...don't read paperwork; they wait for you to tell them what it says.”
- ❌ “...don't look why the offer is a scam; they look for why the offer will make them money.”

From “Anonymous Confessions of a Con Artist,” Reader's Digest,
November 2013



Be a skeptic



“...if someone is pitching a deal, ask yourself, *What’s in it for him?*”



“...when it comes to your house, never sign any paperwork until your attorney – someone you choose, not someone the salesman refers to you – reads the fine print.”

From “Anonymous Confessions of a Con Artist,” Reader’s Digest,
November 2013



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Do Your Homework

- Research the company
 - ✓ Ohio Secretary of State's Office
 - www.sos.state.oh.us
 - ✓ Search AG Web site for complaints
 - www.OhioAttorneyGeneral.gov
 - ✓ Search Better Business Bureau
 - www.bbb.org
 - ✓ Internet search

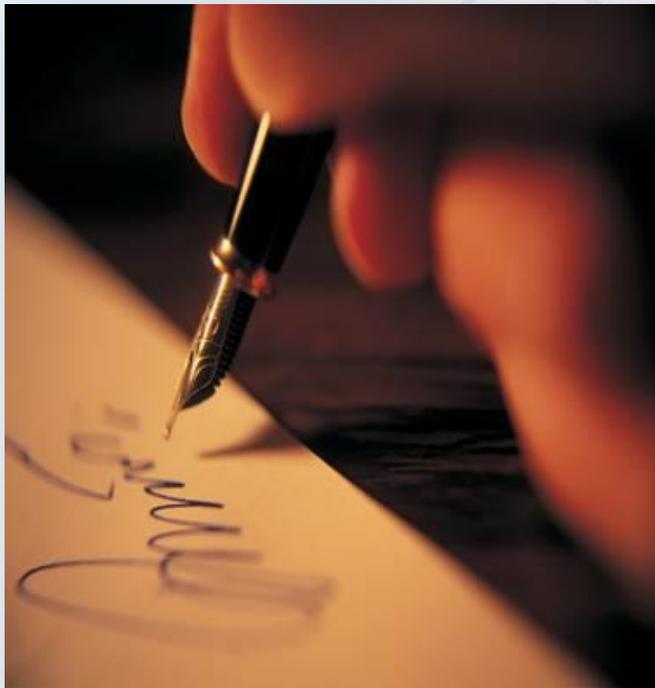


Filing a Complaint with the AG

- AG complaint resolution process
 - Annually 25,000+ complaints filed
- File a complaint
 - Online: www.OhioAttorneyGeneral.gov
 - By phone: **800-282-0515**
 - By mail: hard-copy forms available



Consumer Rules to Live by



- **R**esearch companies
- **R**ead the fine print
- **R**emember your rights
- **R**econsider the purchase
- **R**eport fraud



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Consumer Advocate Newsletter

[www.OhioAttorneyGeneral.gov/
ConsumerAdvocate](http://www.OhioAttorneyGeneral.gov/ConsumerAdvocate)

Ohio Attorney General's
Consumer Advocate Newsletter
Keeping Consumers Safe and Informed

January 2014

[READ MORE ARTICLES](#)

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Avoid Tax-Related Identity Theft



With tax season quickly approaching, learn how to protect yourself from tax-related identity theft and beware of "instant" refunds.

AG Announces Lawsuit Against Alleged Text Message Spammer

Attorney General DeWine filed a lawsuit against Darren C. Sizemore for sending unsolicited text messages to consumers. Learn about the case and how to handle unwanted text messages.

Job Scams Continue to Target Ohioans

If a new career is your New Year's resolution, take a moment to review the red flags of a job opportunity scam. Learn how to avoid such schemes and where to report them.

Sign Up for Scam Alerts

To help stay updated on the latest trends in consumer fraud, you now can sign up to receive scam alerts from the Ohio Attorney General's Office.

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

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Social Media

- You can “like” us on Facebook or visit our page for updates on consumer scams:
www.facebook.com/OhioAttorneyGeneral
- You can follow us on Twitter @OhioAG to get recent updates



Consumer Resources

Attorney General's Office

800-282-0515

www.OhioAttorneyGeneral.gov

Better Business Bureau

800-759-2400

www.bbb.org

Federal Trade Commission

877-382-4357

www.ftc.gov

Dept. of Job & Family Services

877-644-6562

www.jfs.ohio.gov

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



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