

Consumer Scams

Consumer Protection Section



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Ohio Attorney General's Office

- Provides legal representation for state agencies, including the Secretary of State's Office, Governor's Office, etc.
- Supports local law enforcement agencies and local prosecutors.
- Enforces certain laws passed by the Ohio General Assembly.




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Consumer Protection Section

Working from consumer complaints, the section ensures a safe marketplace for Ohio consumers by enforcing laws related to:

- Used-car purchases
- Misleading store ads
- Home-improvement work



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Consumer complaints



24,000+

Total number of consumer complaints fielded by the AGO in 2024

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Most common complaints

In 2024, Ohio consumers complained to the AGO most often about transactions involving:

1. Motor vehicles
2. Professional services
3. Shopping, food and beverages
4. Home improvement
5. Collections, credit reporting, financial services
6. Utilities, phone, internet or TV services



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Types of scams targeting different age groups

<p><u>YOUNGER (18-34 years old):</u></p> <ul style="list-style-type: none"> • Employment • Investment/Cryptocurrency • Online purchasing 	<p><u>OLDER (55+) years old:</u></p> <ul style="list-style-type: none"> • Investment/Cryptocurrency • Romance • Home improvement • Online purchasing
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Source: BBB Scam Tracker 2023

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Red flags of a scam!

Watch for these tactics commonly used by a scam artist:

- Requests for payment by wire transfer, prepaid money cards, gift cards, crypto currency (i.e. Bitcoin) and peer-to-peer payment networks (Cash App, Venmo, etc.)
- Requests personal information
- Pressures you to act immediately
- Asks you to keep the conversation a secret



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Red flags of a scam!

Watch for these tactics commonly used by a scam artist:

- Guarantees that you will make money.
- Requests a large down payment.
- Avoids using a contract or leaves key details out of the contract.
- Asks you to send money out of the country.
- Asks you to transfer money to protect your money.



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Red flags of a scam!

If it sounds too good to be true, it's probably a scam.



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Imposter scam

- Don't trust your caller ID.
- Don't provide personal information.
- Call back using a number you know to be legitimate.

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Grandparent scam

- Establish a code word.
- Confirm with family.
- Don't send money through a wire transfer or prepaid money cards.

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Prizes/Sweepstakes scam

- Don't pay an advanced fee or tax to receive a prize.
- If you didn't enter, you probably didn't win.



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Money transfer scams

- Overpayment scam
- Work-from-home scam
- Account transfer scam



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Cryptocurrency-related scams

Crypto is not government-backed or heavily regulated; it has few, if any, legal protections.

- Scammer has access to your "digital wallet" or asks for security codes or passwords.
- You're told that you're guaranteed to make money.
- Crypto is being "given away" by a celebrity/influencer.



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Computer repair scam

- Never allow remote access to your computer.
- Remember, callers can't tell if a computer has a virus.



A small red icon with a white 'A' is visible in the top right corner of the video frame.

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Relationship scams

- Family/friends scam
- Romance scam
- Social-media scams



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IDENTITY THEFT



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What is identity theft?

When a person obtains and uses your personal information without your permission to commit fraud.



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Warning signs of identity theft

- You are denied credit for no apparent reason.
- You have unauthorized charges on a bank statement.
- Debt collectors are contacting you.
- You receive unfamiliar bills; you no longer receive mail.
- You see errors in your credit report.



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Credit report



Visit: www.AnnualCreditReport.com

Obtain one free weekly credit report from each agency.

- Equifax
- TransUnion
- Experian

This does *not* affect your credit score.

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Reducing your risk of identity theft

- Shred documents containing personal information.
- Watch for scams.
- Monitor your credit score.
- Update computer software.
- Don't volunteer information.
- Monitor your financial statements.
- Don't carry extra personal information.
- Place a credit alert or freeze on your credit report.



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CYBERSECURITY



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Safety in cyberspace

- Maintain a clean computer.
- Install and update anti-virus/anti-spyware programs.
- Delete suspicious emails.
- Beware of unknown attachments, downloads and links.
- Watch out for scam websites and pop-ups.
- Don't provide personal information over public Wi-Fi.



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The 5 R's

1. Research businesses and charities.
2. Remember the red flags of a scam.
3. Relax. Don't give in to pressure to act immediately.
4. Report scams and unwanted calls.
5. Realize that if it sounds too good to be true, it probably is.

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Consumer resources

Attorney General's Office 800-282-0515 www.OhioAttorneyGeneral.gov www.facebook.com/OhioAttorneyGeneral X: @OhioAG	Federal Trade Commission 877-382-4357 www.ftc.gov	Opt Out Programs 888-567-8688 www.optoutprescreen.com www.dmachoice.org
AARP 877-908-3360 www.aarp.org/money/scams-fraud	National Cyber Security Alliance www.staysafeonline.org	Annual Credit Report 877-322-8228 www.annualcreditreport.com
Better Business Bureau www.bbb.org	Do Not Call Registry 888-382-1222 www.donotcall.gov	Dept. of Job & Family Services 877-644-6562 www.jfs.ohio.gov



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Filing a complaint and learning more:
www.OhioProtects.org



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How to contact us

Ohio Attorney General's Office

Consumer Protection Section
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Columbus, OH 43215

Hotline: 800-282-0515
www.OhioAttorneyGeneral.gov
www.OhioProtects.org


