





What is Consumer Protection?

Ensures a safe marketplace for consumers.

Enforce laws related to:

- Home improvement work
- Seeing a store advertisement
- Buying a vehicle



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Top Complaints (2016)

1. Motor vehicles
2. Potential scams or other (such as sweepstakes, do-not-call issues, or grant offers)
3. Professional services
4. Shopping, food, or beverages
5. Collections, credit reporting, or financial services
6. Utilities, phone, Internet, or TV
7. Home or property improvement
8. Identity theft

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DETER · DETECT · DEFEND

AVOID THEFT

ftc.gov

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What is Identity Theft?

It occurs when a person obtains and uses your personal information without your permission to commit fraud.



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Personal Identifying Information

- Name
- Address
- Phone Number
- License Number
- Credit Card Numbers
- Bank Account Numbers
- PIN Numbers
- Passwords
- Birth Certificate
- Social Security Number



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Types of Identity Theft


- Credit Account
- Medical
- Tax



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Types of Identity Theft


- Child & Foster Child
- Criminal
- Utility



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What is not Identity Theft?


- Having personal information available online
- Authorizing someone to use information
- Data breaches



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How Thieves Obtain Information

- Hacking computer systems
- Phone/Internet scams
- Lost or stolen wallets
- Unlocked mailboxes
- Dumpster diving



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Warning Signs of Identity Theft

- Denied credit
- Unauthorized charges
- Debt collectors contact you
- Receive unfamiliar bills or no longer receive mail
- Errors on your credit report!



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Credit Report

Obtain one, free, annual credit report from each agency.
Visit: www.AnnualCreditReport.com

*Does *not* affect your credit score*



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Credit Freeze

Contact all three credit reporting agencies.
 Permanent in Ohio
 \$5 per freeze (\$15 total)
 \$5 per "thaw" (\$15 total)
 Does not affect your credit score




Protecting Your Child's Identity

- Ohio law allows for child credit freeze
- Can be requested by parents and guardians of children under 16, or guardian of a disabled adult
- \$5 per freeze (\$15 for all three credit bureaus)
- Parent/guardian must provide proof of identity and authority to act for child or disabled adult (i.e. birth certificate)



Reduce Your Risk of Identity Theft

Don't volunteer information (ask why they need it).
 Shred documents.
 Monitor financial statements.
 Create a mail schedule.
 Don't carry extra personal information.





Online Safety Tips

Beware of attachments, downloads, & pop-ups.
Install & update anti-virus/anti-spyware programs.
Watch out for scam websites and emails.
Do not allow remote access to strangers.



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Online Safety Tips

Credit vs. Debit
Use secure websites.
Beware when using free, public Wi-Fi.
Choose hard-to-guess password reset questions.





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Help for Victims of Identity Theft

Ohio Attorney General's Identity Theft Unit

Self-Help Assistance
Traditional Assistance



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Protect Your Identity: S-H-R-E-D!

- S** → secure websites
- H** → hard-to-guess passwords
- R** → review credit reports
- E** → empty your wallet
- D** → dispose appropriately





Filing a complaint and learning more:





www.OhioProtects.org



Contacting the Ohio Attorney General's Office

Online: www.OhioAttorneyGeneral.gov
By phone: 800-282-0515
By mail: Hard-copy forms available






Consumer Resources

<p>Attorney General's Office 800-282-0515 www.OhioAttorneyGeneral.gov www.Facebook.com/OhioAttorneyGeneral Twitter: @OhioAG</p> <p>Opt Out Programs 888-567-8688 www.OptOutPreScreen.com www.DMAChoice.org</p> <p>National Cyber Security Alliance www.StaySafeOnline.org</p>	<p>Annual Credit Report 877-322-8228 www.AnnualCreditReport.com</p> <p>Equifax 800-525-6285 www.Equifax.com</p> <p>Experian 888-397-3742 www.Experian.com</p> <p>TransUnion 800-680-7289 www.TransUnion.com</p>
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OHIO ATTORNEY GENERAL



How to contact us

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