Consumer Scams

Consumer Protection Section

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.

ANDY WILSON

OHIO ATTORNEY GENERAL

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

Consumer complaints



29,000+

Total number of consumer complaints fielded by the AGO in 2025

Most common complaints

In 2025, 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

Types of scams targeting different age groups

YOUNGER (18-34 years old):

- Employment
- Investment/ Cryptocurrency
- Online purchasing

OLDER (55+) years old:

- Investment/Cryptocurrency
- Romance
- Home improvement
- Online purchasing

Source: BBB Scam Tracker 2023

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

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.

Red flags of a scam!

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

COMMON TYPES OF CONSUMER SCAMS

Imposter scam

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



Grandparent scam

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



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.



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.



Computer repair scam

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



Relationship scams



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

IDENTITY THEFT

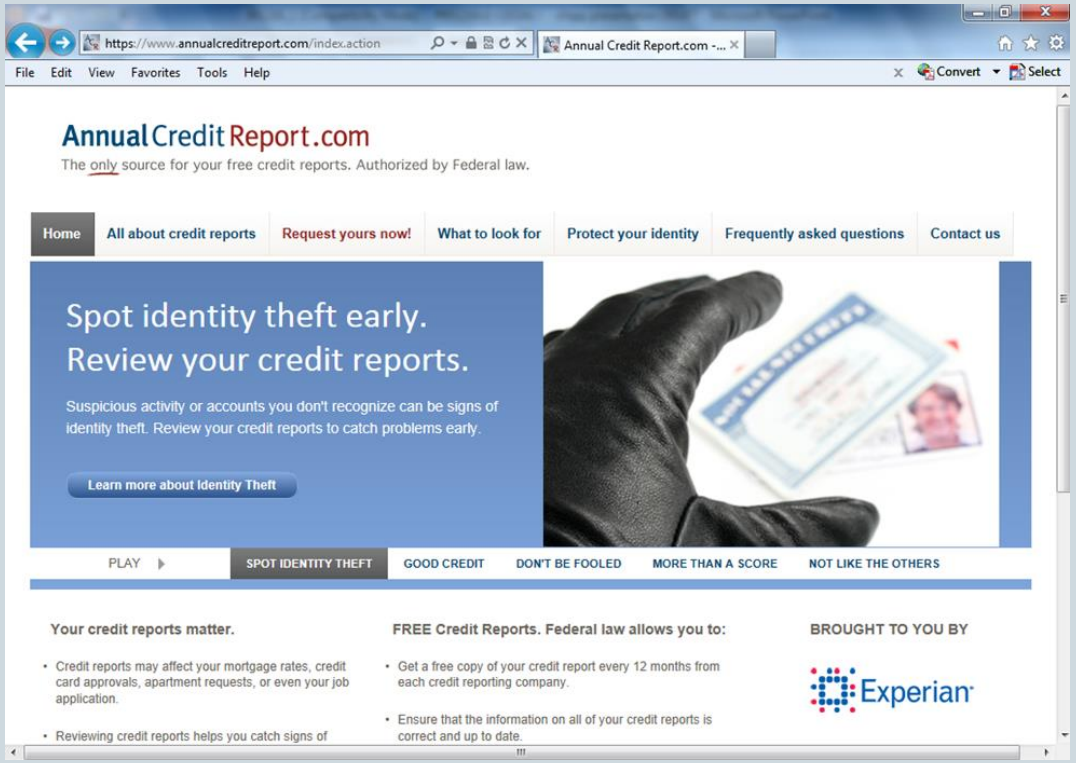
What is identity theft?

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

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.

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.

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.

CYBERSECURITY

Safety in cyberspace

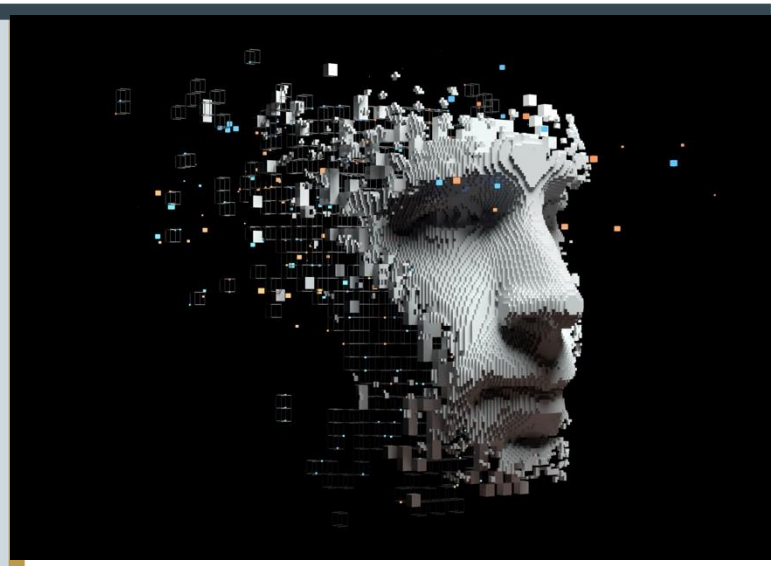
- Maintain a clean computer.
- Install and update anti-virus/anti-spyware programs.
- Delete suspicious emails.
- Beware of unknown attachments, downloads and links.
- Watch out for scam websites and pop-ups.
- Don’t provide personal information over public Wi-Fi.



Use of generative AI in scams

Scammers can use artificial intelligence (AI) to help generate new text, audio and video.

- AI can assist scammers in creating new **text** such as fictitious social media profiles, text messages, phony websites, chatbots
- AI can help generate new **images** such as fraudulent documents, photos, phony screen shots



Use of generative AI in scams

- AI can be used to generate phony **audio** to impersonate celebrities, loved ones or even the victim themselves (i.e. to access bank accounts)
- AI can help scammers generate **video** for
  - Real time video chat with victims
  - Video to help “prove” to victims they are real
  - Professional promotional materials for investment scams



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.

Consumer resources

Attorney General's Office
800-282-0515
www.OhioAttorneyGeneral.gov
www.facebook.com/OhioAttorneyGeneral
X: @OhioAG

AARP
877-908-3360
www.aarp.org/money/scams-fraud

Better Business Bureau
www.bbb.org

Federal Trade Commission
877-382-4357
www.ftc.gov

National Cyber Security Alliance
www.staysafeonline.org

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

Opt Out Programs
888-567-8688
www.optoutprescreen.com
www.dmachoice.org

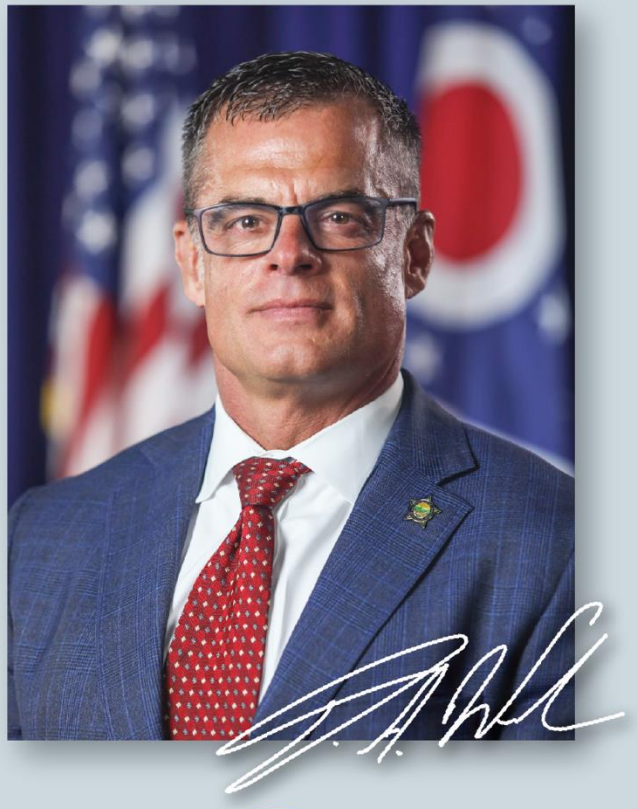
Annual Credit Report
877-322-8228
www.annualcreditreport.com

Dept. of Job & Family Services
877-644-6562
www.jfs.ohio.gov

OHIOPROTECTS

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