

- ★ They often pretend to be your **bank or government agency** and ask you to update or confirm your account (account numbers, password, and S.S. number). Never respond to unexpected requests for personal information.
- ★ **Phony Charities SCAM** – Before you donate, verify the charity by calling Attorney General’s Help Center: 800-282-0515.
- ★ **Prizes/Sweepstakes SCAMS** – Fictitious claims that you have won the lottery, contest or a prize. To collect you will be asked to pay a fee or wire transfer money or money order. Remember that legitimate sweepstakes are FREE and require NO purchases.
- ★ **Reverse Mortgage Abuse** – Reverse mortgage is not a scam, but some unscrupulous salespeople might pressure you into taking out a reverse mortgage that has very high fees. Others tempt you to use money from the loan to buy annuities or investments that may not benefit you.
- ★ **Veterans’ benefits Misinformation** – For reliable information about VA benefits, contact your County Veterans Service Office.
- ★ **Work-at-Home & Business Opportunity Ploys** – These scams use sales pitches claiming that you can make good money working from home or getting involved in a business opportunity. You will be urged to pay in advance for materials or start up costs.

## Protect Yourself – Important Tips to Remember to Stay Safe

- ★ **NEVER WIRE MONEY TO A STRANGER!**
- ★ **RESEARCH BUSINESSES AND CHARITIES BEFORE DOING BUSINESS**
- ★ **NEVER DO BUSINESS WITH A COMPANY THAT REFUSES TO GIVE YOU WRITTEN INFORMATION, A PHONE NUMBER & PHYSICAL ADDRESS OR REFERENCES**
- ★ **READ THE FINE PRINT** – Read terms and conditions of agreements before you sign. Get warranties and all verbal promises in writing. Review contracts with a trusted attorney or trusted friend.
- ★ **NEVER GIVE PERSONAL INFORMATION TO SOMEONE YOU DON’T KNOW OR TRUST**
- ★ **NEVER SIGN ANYTHING YOU DON’T UNDERSTAND** – Ask questions and demand answers
- ★ **DON’T GIVE IN TO HIGH PRESSURE SALES TACTICS**
- ★ **IF FRAUDULENT CHARGES APPEAR ON YOUR BANK OR CREDIT CARD STATEMENT, IMMEDIATELY NOTIFY YOUR BANK**
- ★ **IF IN DOUBT – CALL THE OHIO ATTORNEY GENERAL’S OFFICE: 800-282-0515 OR YOUR LOCAL SHERIFF’S OFFICE: 330-678-7012**

## REMEMBER

*If You’re Not Sure – Check With Your Local Sheriff’s Office!*

**Portage County Sheriff’s Office**  
 8240 Infirmary Rd.  
 Ravenna, OH 44266  
 Phone: (330) 296-5100 (ext. 0)

## Portage County Ohio Sheriff’s Office

## Signs of a Scam



## Are YOU Being Scammed?

David W. Doak  
**Sheriff**

## Don't Be SCAMMED!

*"If it sounds too good to be true..."*

Scammers use a variety of tactics to make their offers seem legitimate. Their initial contact may occur by telephone, mail, door-to-door solicitations, fliers, e-mails, or phony websites. They often try to convince consumers to send them money or give personal information, such as bank account numbers and Social Security numbers. Be aware of the common signs of a SCAM listed below.

### Signs of a SCAM

- ★ You're asked to wire transfer money to a stranger.
- ★ You've won a contest you've never heard of or entered.
- ★ You're pressured to "act now!"
- ★ You have to pay a fee to receive your "prize."
- ★ Your personal information is requested.
- ★ A large down payment is requested.
- ★ A company refuses to provide written information.
- ★ A company has no physical address, only a P.O. Box.
- ★ The IRS "calls you on the phone." The IRS does NOT call people on the telephone.

- ★ You're asked to deposit a check or money order into your account and wire the sender a portion

### Common SCAMS!

- ★ **Advance Fee Loans** – SCAM artists trick you into paying money to qualify for a loan or credit card.
- ★ **Credit Repair SCAMS** – SCAMS involve false promises that bad credit can be erased, interest rates lowered (if you want to improve your credit, contact a nonprofit credit counseling agency or your creditor directly).
- ★ **Fake Check SCAM** – Someone sends you a check or money order and asks you to deposit it into your account and wire transfer the sender a portion, minus a nice bonus for you for yourself as a "thank you" for services.
- ★ **Family & Caregiver SCAM** – Sadly enough, family members/caregivers use seniors' credit cards without permission, pressuring them to sign over power of attorney. Watch for unusual banking activities or missing belongings.
- ★ **Foreclosure Rescue SCAM** – These scams target homeowners who are having trouble making their house payments. *Real Help is available: Save the Dream Ohio 888-404-4674.*
- ★ **Grandparents SCAM** – Con-artists pose as grandchildren (usually sobbing) and may make up a story of being stuck in another country or jail and need you to send money via wire transfer. **Hang up and call your local Sheriff's Office: 330-678-7012.**

- ★ **Home Improvement Fraud** – Home Repair SCAMS often involve door-to-door contractors who offer to do repairs and after you pay the contractor he/she disappears without doing the work or doing a poor job. Research Contractors by calling the Attorney General or Better Business Bureau.
- ★ **Identity Theft** – This occurs when someone fraudulently uses your bank account number or S.S. number to obtain credit, or take out a loan, open new accounts in your name, purchase products...
- ★ **Investment Fraud** – SCAMMER might offer you a "risk-free" investment (such as coins, precious metals such as gold) only to steal your money.
- ★ **Living Trust SCAM** – Trusts can be useful estate planning devices, but scam artists have been known to make exaggerated or false claims about probate costs or tax advantages of living trusts.
- ★ **IRS (Income Tax)** – The IRS will always send taxpayers a written notification of any tax due via the U.S. mail. The IRS never asks for credit card, debit card, prepaid cards or certified bank check information over the telephone.

### REMEMBER YOUR RIGHTS

Ohio consumer law protects you from unfair, deceptive, and unconscionable practices in consumer transactions.

Information gathered from the Ohio Attorney General Web Site. [www.OhioAttorneyGeneral.gov](http://www.OhioAttorneyGeneral.gov)