



COVID-19 Checklist for Avoiding Scams Ohio's Response to Coronavirus Disease 2019

Scammers are trying to monopolize on the fear and uncertainty that COVID-19 has brought to so many. Consumers who suspect an unfair or deceptive sales practice should contact the office of Ohio Attorney General Dave Yost at **www.OhioProtects.org** or **1-800-282-0515**. Additional information on scams is available from the Federal Trade Commission at https://www.consumer.ftc.gov/features/scam-alerts .

Price Gouging

Attorney General Yost's Consumer Protection Section is receiving complaints of price gouging for items such as surgical masks and toilet paper. State law bans unconscionable sales practices, which could include dramatically increasing the price products solely in response to current events.

Fake Stimulus Checks

We have been made aware of scammers calling to get personal information, pretending that they are processing the stimulus checks. This is a scam, and you should not give them any personal information. For information on government stimulus checks, visit <u>the Federal Trade Commission</u> website and stay tuned for updates from reliable news sources. The government will not ask you to pay anything to receive this money and will never ask for your Social Security number, bank account number, or credit card number. Never give out this information.

Fake EMA Robocalls

The Ohio Emergency Management Agency (EMA) has received complaints that Ohioans are receiving automated calls claiming to be from EMA and asking for Social Security numbers. If you receive such a call, please hang up without responding. EMA will never call residents asking for Social Security numbers or other personal information.

Other Scams

Attorney General Yost and Ohio Department of Commerce Director Sherry Maxfield offer these tips to

protect yourself from other scams:

|

Watch out for emails claiming to be from the federal Centers for Disease Control and Prevention (CDC) or other expert sources offering special advice or information about coronavirus disease 2019. Legitimate information is available for free from the CDC <u>coronavirus.gov</u> or from the Ohio Department of Health at <u>coronavirus.ohio.gov</u>.



Ignore advertisements promoting cures for COVID-19. There currently are no vaccines, prescription medications, or over-the-counter products available to prevent, treat, or cure COVID-19.



Refrain from investing in businesses touting products, services or cures for COVID-19. Scam artists try to use the market downturn and the pandemic to scare investors into so-called "safer, guaranteed investments."



Research nonprofit organizations and crowdfunding campaigns before donating. A <u>database of</u> <u>registered charities</u> is available on the Ohio Attorney General's website. Avoid groups that pressure you into donating and never donate via cash, gift cards, wire transfer, or prepaid money card. These are the preferred payment methods of scammers.

Be watchful of anyone going door to door offering coronavirus testing or temperature readings and/or requesting personal information. Call law enforcement immediately if you see a suspicious person. Never let strangers into your home.

|

Beware of emails and other attempts to "phish" for your personal, financial, and/or medical information. When in doubt, do not share. If the source claims to be your bank or a government agency, confirm they are legitimate by calling the organization at a phone number you have verified.



When online, avoid clicking on unknown links or pop-ups and never download any suspicious email attachment. Doing so could infect your devices with malicious software designed to steal your personal information or lock your computer until you pay a ransom.

The Department of Commerce asks consumers to ask yourself these questions to help spot red flags:



Has someone contacted you unexpectedly about an investment opportunity or asked for payment on an unfamiliar account? If you weren't expecting a phone call or didn't initiate the contact, hang up. If you can put a block on the incoming phone number, do so to avoid additional calls.



Has someone promised you something? If you are offered something that seems too good to be true, it probably is.

 \checkmark

Has someone asked you to do something? Were you asked for banking, credit card, or other financial account information? If you didn't initiate the conversation, don't provide it.



Is an investment being offered with a guaranteed high return with little or no risk? All investments carry risk. No one can guarantee an investment return.

Is there a sense of urgency or limited availability surrounding an investment? If the offer is legitimate, it will be there later. If someone offers you a "can't miss" investment opportunity and puts you on the spot, don't be afraid to walk away.



Is the person offering the investment, and the investment itself, properly licensed or registered? For the same reasons you wouldn't go to an unlicensed doctor or dentist, you should avoid unregistered investment salespeople and their products.

For additional information, visit <u>coronavirus.ohio.gov</u>.

For answers to your COVID-19 questions, call 1-833-4-ASK-ODH (1-833-427-5634).

If you or a loved one are experiencing anxiety related to the coronavirus pandemic, help is available. Call the Disaster Distress Helpline at 1-800-985-5990 (1-800-846-8517 TTY); connect with a trained counselor through the Ohio Crisis Text Line by texting the keyword "4HOPE" to 741 741; or call the Ohio Department of Mental Health and Addiction Services help line at 1-877-275-6364 to find resources in your community.

Additional resources:

Division of Financial Institutions' Office of Consumer Affairs: 866-278-0003, for assistance filing a complaint against a statechartered bank, credit union, or consumer finance company.

FDIC's FAQ for bank customers affected by COVID-19: https://www.fdic.gov/coronavirus/faq-customer.pdf.

For Federally Insured Credit Union customers affected by COVID-19: <u>https://www.ncua.gov/coronavirus</u>.

Conference of State Bank Supervisors (CSBC): <u>https://www.csbs.org/covid-19-consumer-resources</u>.

Division of Securities Investor Protection Hotline: 1-877-683-7841, for questions about investment professionals or products being offered.

CORONAVIRUS DISEASE 2019 Ohio

Department of Health

Protect yourself and others from COVID-19 by taking these precautions.

PREVENTION

For additional information call 1-833-4-ASK-ODH or visit coronavirus.ohio.gov.





STAY HOME

PRACTICE SOCIAL DISTANCING



GET ADEQUATE SLEEP AND EAT WELL-BALANCED MEALS



WASH HANDS OFTEN WITH WATER AND SOAP (20 SECONDS OR LONGER)



DRY HANDS WITH A CLEAN TOWEL ORAIR DRY YOUR HANDS



COVER YOUR MOUTH WITH A TISSUE OR SLEEVE WHEN COUGHING OR SNEEZING



AVOID TOUCHING YOUR EYES, NOSE, OR MOUTH WITH UNWASHED HANDS OR AFTER TOUCHING SURFACES



CLEAN AND DISINFECT "HIGH-TOUCH" SURFACES OFTEN



CALL BEFORE VISITING YOUR DOCTOR



PRACTICE GOOD HYGIENE HABITS