

# Legal Aid highlights protections for consumers

*Non-profit recognizes National Consumer Protection Awareness Week*

In recognition of National Consumer Protection Week, Community Legal Aid is sharing tips to help Ohioans be savvy consumers.

Regularly monitoring account activity and credit reports are critically important, according to Rachel Nader, advocacy director for the non-profit law firm. She mentioned that keeping a close eye on account activity and credit reports is a first line of defense.

“Oftentimes, a person doesn’t know they are a victim of identity theft or fraud until they have trouble opening a credit account,” she said. “By then, significant damage is already done.”

Reviewing credit reports also helps consumers catch inaccurate information that has been reported. Nader pointed out that consumers have the right to challenge, or dispute, information listed on credit reports.

Ohioans can get free access to their credit reports from any of the three major reporting agencies by visiting [annualcreditreport.com](https://annualcreditreport.com).

In addition to monitoring account activity and credit reports, the firm encourages consumers to educate themselves on fraud tactics. Throughout the pandemic, there has been an uptick in fraudulent activity and scams meant to take advantage of consumers.

Most alarming is the growing number of “impersonation scams,” where a caller states they are from a government agency, such as the IRS or Social Security. These scams have grown so elaborate that fraudsters may use a fake website or phone number that appears to be legitimate.

“Fraudsters prey upon a victim's worst fears, threatening them with the worst possible scenario, such as jail time, if they don't comply with their demands,” Nader stated, adding that real government agencies do not call and make these types of threats.

Consumers should not provide personal or account information. Instead, they are advised to hang up and, if in doubt, call the official number of the agency to verify the claim.

In addition to “impersonation scams,” consumers may fall victim to “rescue scams” that promise to help someone struggling but offer no real service or value. This is especially common for those facing foreclosure or struggling with credit card debt, and for those who owe the IRS back taxes.

“Ohioans should speak with an attorney before paying for services that promise to help them avoid foreclosure or get rid of a debt,” warned Nader, sharing that many of these services can be done for free or at a much lower cost.

Nader recommended that consumers turn to reputable non-profit credit counseling agencies, such as Apprisen, for help exploring debt solutions.

Finally, Nader said consumers should know and assert their legal rights when it comes to debt. The non-profit firm has seen an increase in credit card lawsuits in recent months, noting that creditors are ramping up collection efforts as the pandemic starts to lift.

“If someone is being sued over a consumer debt, it's important to actively participate in the legal process,” explained Nader, noting it is unwise to ignore a lawsuit. “There may be defenses to the lawsuit or other protections that prevent creditors from their collection efforts.”

Ohioans struggling with debt can find information about legal solutions, such as bankruptcy, by visiting the organization's website at [www.communitylegalaid.org/debt](http://www.communitylegalaid.org/debt). Additional help may be available through their Financial Wellness Workshop, which gives qualified applicants the opportunity to speak with an attorney for advice on their situation. To apply for assistance, call the HelpLine at (800) 998-9454 or apply online at [www.communitylegalaid.org/apply](http://www.communitylegalaid.org/apply).

## SIDEBAR:

Victims of identity theft or scams should contact the Ohio Attorney General's Office by calling Toll-free: 800-282-0515 or visiting them on the web at [www.ohioattorneygeneral.gov/](http://www.ohioattorneygeneral.gov/)

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