



How to Report a Scam — FTC, FBI IC3, and the Ohio Attorney General

Where to file, what to say, and why it matters — the FTC, the FBI, and Ohio's own AG.

————— **An Extended Guide · No. 1628 · SAFETY** —————

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What's Inside

Everything in this guide, with page numbers. Skip to whichever chapter answers your question right now.

The 60-Second Version	4
1. Why Bother Reporting?	4
2. Before You Start — Gather the Basics	5
3. The FTC — Your First Stop	6
4. The FBI's IC3 — For Online Crime	7
5. The Ohio Attorney General	7
6. IdentityTheft.gov	8
7. Reporting Scam Calls and Texts	9
8. Reporting to the Company Impersonated	10
9. Reporting a Romance or Investment Scam	10
10. Reporting Medicare or Health Fraud	11
11. Keeping a Scam Journal	12
12. Warning Your Community	13
13. What Investigators Do With Reports	14
14. What Happens After You Report	14
15. Local Police and When to Involve Them	15
16. Reporting for Someone Else	16
17. The One Report Not to Trust	17
18. Questions People Ask Me	17
19. If a Scam Hit Your Business	18
20. A Simple Reporting Checklist	19

21. Reporting It — and Why It Helps 19

22. When to Just Call Me 20

23. Contact Card & a Warm Close 21

Everyday Cheat Sheet 21

A Picture to Follow Along 23

A Second Look 24

A Note From Bill 24

Your Visit — and My Promise 25

SUMMARY

The 60-Second Version

Reporting a scam is quick, free, and worth it — it helps investigators, warns others, and sometimes helps recover money. The main places: report to the Federal Trade Commission at ReportFraud.ftc.gov; report online or financial crime (especially larger losses or cryptocurrency) to the FBI at ic3.gov; and contact the Ohio Attorney General at 800-282-0515. If your identity was exposed, use IdentityTheft.gov. You don't need every detail perfect to start, and you don't need to have lost money to report.

- 1 Gather the basics: what happened, numbers, dates, amounts.
- 2 Report to the FTC at ReportFraud.ftc.gov (or 1-877-382-4357).
- 3 Report to the FBI at ic3.gov for online/financial fraud.
- 4 Contact the Ohio Attorney General at 800-282-0515.
- 5 Use IdentityTheft.gov if personal information was exposed.

GOOD TO KNOW

You usually won't hear back, and that's normal. Your report still joins a bigger picture that helps catch scammers and warn others. Reporting an attempt — even with no money lost — is valuable too.

1. Why Bother Reporting?

It matters more than it feels like it does.

After a scam, people often ask me a fair question: what is the point of reporting, if the money is probably gone and no one will call me back? I understand the feeling, but I want to make the case clearly, because reporting matters far more than it seems in the moment. In more than thirty years helping folks across Portage County, I have come to see reporting as one of the most useful things a scam victim can do, both for themselves and for everyone else.

Reporting does several real jobs at once. It creates an official record, which your bank, your insurer, and sometimes the police will want. It feeds investigators the data they use to link cases, spot patterns, and occasionally catch and stop the people responsible. It helps authorities warn the public about new scams. And in some cases, especially when reported quickly, it contributes to actually recovering money or freezing a scammer's accounts. Your few minutes ripple outward in ways you rarely see.

There is also something quietly powerful in it for you. Reporting turns a moment of feeling helpless and ashamed into a concrete act that helps your neighbors and pushes back against the people who did this. Many folks tell me that filing the reports helped them feel less like a victim and more like someone taking action. So even when you will not hear back, the report is worth making — for the bigger picture, and for your own sense of standing back up.

GOOD TO KNOW

You do not need to have lost money to report. Reporting an attempt helps authorities track new scams and warn others before they are caught.

2. Before You Start — Gather the Basics

A few minutes of prep makes it easy.

Reporting goes much more smoothly if you spend a few minutes first gathering what you know. Do not worry about having everything perfect or complete — you can report with whatever you have, and partial information is far better than none. But a little list in front of you means you can fill out a form or answer questions calmly instead of straining to remember under stress.

- What happened, in a few plain sentences — how they contacted you and what they wanted.
- The scammer's details: phone numbers, email addresses, websites, names or company names used.
- Dates and times, and how long the contact went on.
- How money moved, how much, and where to (account or wallet details, gift-card numbers and receipts).
- What personal information you shared — card numbers, passwords, Social Security number, codes.
- Any reference numbers from your bank or the payment service, and copies of texts, emails, or screenshots.

Keep the actual evidence too — do not delete the messages, and keep gift cards and receipts. If you already worked through the first-thirty-minutes steps after a scam, you likely have most of this written down. Having it gathered in one place means you can do all your reports in one sitting, reusing the same information, which is far less tiring than hunting for details separately for each one.

TIP

Write your basics on one sheet of paper first. You'll reuse the same facts for the FTC, the FBI, and the Ohio AG, so gathering them once saves real effort.

3. The FTC — Your First Stop

ReportFraud.ftc.gov, the national clearinghouse.

For most scams, the Federal Trade Commission is the right first stop. The FTC is the nation's main consumer-protection agency, and it runs the central place where scams of all kinds are collected. Your report there joins a huge national database that law enforcement across the country uses to spot trends, build cases, and warn the public. It is the single most important general report to make, and it covers nearly every type of scam.

You report online at ReportFraud.ftc.gov, or by phone at 1-877-382-4357. The website walks you through friendly questions — what happened, how they contacted you, whether money was involved — in plain language, and you fill in as much as you know. It takes most people around ten to fifteen minutes. If you would rather talk to a person, the phone line lets you report by voice, which some folks find easier than a web form.

An important note: the FTC's report is for the government's records and investigations; it is not itself a way to get your money back, and the FTC does not resolve your individual case or call you to follow up on it. That is normal and not a sign anything went wrong. After reporting, the site often gives you a sensible list of next steps based on what happened, which can be genuinely helpful in knowing what else to do.

TIP

Prefer talking to filling out a form? Call the FTC at 1-877-382-4357 (1-877-FTC-HELP) and report by voice. Either way reaches the same national database.

4. The FBI's IC3 — For Online Crime

ic3.gov, especially for bigger losses and crypto.

For scams that happened online or involved significant money, you should also report to the FBI's Internet Crime Complaint Center, known as IC3, at ic3.gov. This is the FBI's dedicated channel for internet-enabled crime, and it is especially important for certain kinds of scams where the FBI is actively working to help victims and pursue the criminals behind large, organized operations.

Report to IC3 especially if: you lost a substantial amount of money, the scam involved cryptocurrency, the scammer claimed to be overseas, it was an investment or romance scam that led to crypto, or a business email scam cost your company money. The FBI uses IC3 reports to connect cases across the country and the world, and in some situations has been able to help freeze or recover funds, particularly when victims report quickly. Even when recovery is not possible, your report strengthens the broader effort against these crime rings.

At ic3.gov you fill out a complaint form with the details you gathered. Be as complete as you can, especially about how money moved — account numbers, wallet addresses, transaction details — since that is what investigators follow. When you submit, you get a confirmation; save that number. The FBI generally contacts you only if they need more information, so no reply is normal and does not mean your report went unused.

GOOD TO KNOW

Report to IC3 as fast as you can for crypto and large losses — speed sometimes makes the difference in whether funds can be traced or frozen.

5. The Ohio Attorney General

Your state's own consumer protector.

Because you are here in Ohio, you have a valuable state-level resource too: the Ohio Attorney General's consumer protection section. State attorneys general handle consumer complaints, can take action against scammers and dishonest businesses operating in the state, and often provide direct help and mediation that the big federal databases do not. For a local touch and the chance of real follow-up, the Ohio AG is well worth contacting.

You can reach the Ohio Attorney General's consumer protection help line at 800-282-0515, or file a complaint through the official website at ohioattorneygeneral.gov. They will take your complaint, and in cases involving a business or a dispute they can sometimes step in to help resolve it. They also track scams affecting Ohioans, which helps them warn the public and pursue bad actors operating in or targeting the state.

The Ohio AG is especially worth involving when a scam has a business angle, when you are dealing with a company that will not make things right, or when you simply want to talk with someone at the state level about what happened. Having both the federal reports and a state complaint on file gives your situation the widest reach. And the help line means you can speak with a person, which many people find reassuring after a stressful experience.

TIP

Save the Ohio AG consumer line — 800-282-0515 — in your phone. It is a real, local resource staffed by people who help Ohioans with scams and consumer problems.

6. IdentityTheft.gov

If your personal information was exposed.

If the scam captured personal identifying information — your Social Security number, date of birth, full account numbers, or a driver's license number — there is a special, extremely useful government resource just for that: IdentityTheft.gov. Run by the FTC, it is designed specifically to help people whose identity may be at risk, and it does something the other reports do not: it builds you a personalized recovery plan.

You answer a few questions about what was exposed, and the site generates a step-by-step plan tailored to your situation — which companies to call, what letters to send, how to place fraud alerts or a credit freeze, and how to dispute fraudulent accounts or charges. It can even prefill some forms and letters for you. For the specific threat of identity theft, which can unfold over months, this organized plan is far more helpful than trying to piece the steps together yourself.

Think of IdentityTheft.gov as the companion to a credit freeze. Together they are your main defense if personal information got out: the freeze stops new accounts from being opened in your name, and the recovery plan guides you through everything else. If the site's steps feel like a lot in a stressful week, it is a fine thing to work through with a trusted family

member or with me — but do not skip it if your identity was exposed, because the long tail of identity theft is where that early effort pays off.

GOOD TO KNOW

If your Social Security number or similar was exposed, start at [IdentityTheft.gov](https://www.identitytheft.gov) for a tailored plan, and place a free credit freeze. Together they shut down most identity-theft risk.

7. Reporting Scam Calls and Texts

The channels for phone-based fraud.

Scam phone calls and text messages have their own quick reporting channels, in addition to the main agencies, and using them helps the phone carriers and regulators cut off the sources. These are fast and simple, and worth doing especially if you are getting repeated unwanted calls or texts, whether or not any one of them cost you anything.

- Forward scam text messages to 7726 (which spells SPAM on the keypad); your carrier uses these to block numbers.
- Report unwanted and spoofed calls and texts to the Federal Communications Commission at its consumer complaint center online.
- Register your number on the national Do Not Call list to reduce legitimate telemarketing, even though it won't stop scammers.
- Use your phone's and carrier's spam-blocking tools to cut down the flood going forward.
- Still report serious phone scams that cost you money to the FTC and, if online or large, the FBI too.

These phone-specific reports work alongside, not instead of, the main agency reports. If a scam call cost you money or captured your information, you still report it to the FTC and, where appropriate, the FBI and the Ohio AG. The forwarding-to-7726 and FCC steps are additional, helping specifically with the phone side of the problem by giving carriers and regulators the data to block sources and pursue the worst offenders.

WATCH OUT

Forwarding a scam text to 7726 takes ten seconds and helps your carrier block the sender. Don't reply to the scammer — just forward and delete.

8. Reporting to the Company Impersonated

Help the real business shut down the fake.

If a scam impersonated a specific, real company — your bank, a delivery service, a retailer, a tech company — it is worth telling that real company too. Legitimate businesses hate being impersonated, because it damages their customers and their reputation, and most have dedicated channels for reporting fraud that uses their name. Your report helps them warn other customers and take down fake websites and accounts using their brand.

Most large companies have a fraud or security page, often reachable by searching the company's real website for 'report fraud' or 'report phishing.' Banks have fraud departments; email providers and social-media platforms have report buttons; many companies have a dedicated address like an abuse or phishing mailbox. Forwarding a scam email that impersonated them, or reporting a fake account or website, gives them what they need to act and to protect others.

There is also the Anti-Phishing Working Group, an industry coalition that collects phishing emails to help shut down scam sites across companies — you can forward phishing emails to reportphishing@apwg.org. Between telling the impersonated company directly and forwarding to that coalition, you help dismantle the fake infrastructure the scammers rely on. Reach the company through its own official site, of course, never through a link from the scam itself.

GOOD TO KNOW

Forward phishing emails to reportphishing@apwg.org, and report impersonation to the real company through its official site. Both help take down the fakes that use trusted names.

9. Reporting a Romance or Investment Scam

These have a few extra, important steps.

If the scam was a romance or an online-investment scheme — including the long-game 'pig-butcher' crypto scams — a few extra reporting steps matter, because these are high-priority for the FBI and often involve cryptocurrency that investigators specifically track. Reporting these promptly and thoroughly gives the best chance of contributing to a case, and occasionally to recovery, since the FBI runs focused efforts against these organized operations.

For these, the FBI's IC3 at ic3.gov is especially important, alongside the FTC. Include every financial detail you can: the cryptocurrency wallet addresses money went to, the names of any platforms or apps, the exchange you used to buy crypto, transaction dates and amounts, and the profiles or accounts the scammer used to contact you. Those wallet addresses and platform names are exactly what investigators follow, so completeness here genuinely helps more than it does for an ordinary scam report.

Also report the fake profiles to the dating app or social-media platform where you met, so they can remove the account and warn others. And steel yourself for the recovery scam that so often follows these in particular — a 'crypto recovery expert' or 'investigator' promising to get your coins back for a fee is another fraud. Report that too, but never pay it. The real path is through the official channels you contacted yourself.

GOOD TO KNOW

For crypto and romance-investment scams, report to ic3.gov fast and include wallet addresses and platform names — that financial trail is what investigators actually follow.

10. Reporting Medicare or Health Fraud

The right channels for benefits scams.

If a scam involved your Medicare number, a fake health product, or fraudulent medical billing, there are specialized channels worth using in addition to the FTC. Health and Medicare fraud not only costs money but can lead to false charges billed in your name and tangled benefits, so reporting through the right doors helps protect your coverage as well as your wallet.

For Medicare specifically, you can report suspected fraud to Medicare directly through the number on the back of your Medicare card or at Medicare's official website, and review your Medicare Summary Notices for services or equipment you never received. There is also a national network of Senior Medicare Patrol programs that help older adults spot and report Medicare fraud, and your state's insurance department handles insurance-related complaints. The Ohio Attorney General can also help point you to the right place.

If you gave out your Social Security number, add the Social Security Administration's own fraud reporting to your list, and treat it as identity exposure by starting at IdentityTheft.gov and considering a credit freeze. The key is to match the report to what was taken: your

Medicare number goes to Medicare, your Social Security number triggers identity protection, and the general scam still goes to the FTC. When in doubt about which door, the FTC and the Ohio AG can both help steer you.

WATCH OUT

Check your Medicare Summary Notices for anything you didn't receive, and report your Medicare number's exposure to Medicare directly — not just to the general scam channels.

11. Keeping a Scam Journal

Your own record pays off over time.

Beyond the official reports, it is worth keeping your own simple record of what happened — a scam journal, if you like. This is just a folder or notebook where you keep the facts you gathered, copies of your reports, confirmation numbers, and notes on every call you make and who you speak to. It sounds like extra bother, but it pays off repeatedly as the aftermath of a scam unfolds over days and weeks.

A good record helps in several concrete ways. When your bank, insurer, or the credit bureaus ask for details, you have them ready. When you follow up on a report or a dispute, you can reference exactly who you spoke to and when. If the scam leads to identity issues months later, you have a clear timeline. And if you ever feel overwhelmed and ask a family member or me to help, handing over an organized record makes that help far more effective.

Keep it simple: a single folder, physical or on your computer, with your one-sheet of basics, screenshots and copies of messages, and a running list of actions with dates. Add each report's confirmation number as you file it. This modest habit turns the confusing swirl of a scam's aftermath into something orderly and manageable, and it gives you a quiet sense of control at a time when control is exactly what the scam tried to take from you.

TIP

Keep one folder with your facts, your reports, and every confirmation number. An organized record makes banks, bureaus, and helpers far more effective — and steadies you.

12. Warning Your Community

Turning your experience into protection.

One of the most valuable things you can do after a scam does not involve any agency at all: warn the people around you. Scammers run the same schemes against whole communities, so if you were targeted, your neighbors, church, and clubs may be next. Sharing what happened — without shame — can stop someone else from being caught, and it strips the scam of the secrecy and embarrassment it relies on to keep spreading quietly.

You can do this gently and powerfully. Tell your family and close friends plainly what happened and how it worked. Mention it at your church, senior center, or club, where a quick word in a newsletter or a meeting can reach many people at once. If you are comfortable, posting a brief, factual warning on a neighborhood group online can help too. You do not have to share every detail or how much you lost — just the pattern, so others recognize it.

There is something healing in this, too. Many people tell me that turning their bad experience into a warning that protected a friend helped them feel less like a victim and more like a protector. Your hard-won knowledge of exactly how the scam sounded and felt is precisely what helps someone else catch it in time. In a real sense, sharing it is the most personal and effective kind of reporting there is.

GOOD TO KNOW

A quick, honest word at your church, club, or neighborhood group can protect many people at once. Your experience is exactly the warning others need — shame only helps the scammer.

13. What Investigators Do With Reports

Why the 'invisible' part is real.

It can be hard to believe your single report matters when you never hear back, so it helps to understand what actually happens with all those reports behind the scenes. Agencies like the FTC and the FBI pool enormous numbers of reports into databases that reveal patterns no individual could see: a surge of a particular scam, a phone number or website used against many people, a cryptocurrency wallet collecting funds from victims across the country.

Those patterns drive real action. They help the FTC and state attorneys general bring cases against scam operations and the companies that enable them. They help the FBI identify and sometimes dismantle organized crime rings, and occasionally trace and freeze funds. They let agencies issue public warnings about new scams, which protect countless people who will never know your report helped. And they guide where limited investigative resources go, so the biggest threats get attention.

Your report is one data point in that larger picture — and larger pictures are built entirely out of individual data points. The scam that gets stopped for your neighbor next month may be stopped partly because you and others reported it this month. That is the quiet, invisible value of reporting, and it is genuinely real, even though you rarely get to see it. Knowing it is there makes the few minutes feel worthwhile, which they are.

GOOD TO KNOW

Big cases are built from many small reports. Your single report is a data point that helps reveal the patterns investigators and regulators act on.

14. What Happens After You Report

Setting honest expectations.

It helps to know what to expect after you file, so you are not left wondering or disappointed. For the big federal databases — the FTC and IC3 — the most common experience is that you submit your report, receive a confirmation, and then hear nothing further. That silence is completely normal and does not mean your report was ignored or useless. These agencies collect enormous numbers of reports to find patterns and build large cases; they generally cannot respond to each one individually.

The Ohio Attorney General's office, being state-level and more hands-on with individual complaints, is more likely to follow up with you, especially if your complaint involves a business or a dispute they can help mediate. So if you want the best chance of a human response and possible direct help, the Ohio AG is a good one to prioritize. Even there, though, outcomes vary, and not every case can be resolved.

The honest bottom line is that reporting is primarily about the collective good and the record, not usually about an individual investigation into your specific case or a guaranteed recovery. Keeping that expectation realistic protects you from disappointment and keeps you reporting anyway, because the value is real even when it is mostly invisible to you. Save your confirmation numbers in case you need them later for your bank, insurer, or police.

GOOD TO KNOW

No reply from the FTC or FBI is the norm, not a problem. Save your confirmation numbers; your report is working in the background even when it's quiet.

15. Local Police and When to Involve Them

A police report has its own uses.

People often wonder whether to call the local police after a scam. For most remote online and phone scams, the police cannot chase criminals who are often far away or overseas, and they will usually direct you to the federal channels. But a local police report still has real uses, and there are times it is clearly worth making, so it is worth understanding when and why.

A police report is especially useful when you need documentation for your bank, your insurance, or to dispute fraudulent accounts — an official report number lends weight to those claims. It is also appropriate when there is a local element (someone came to your door, a local person was involved, property was taken) or when you feel physically unsafe or threatened. And for identity theft, a police report can be a helpful part of your recovery file.

So use your judgment. For a purely remote online scam with no local angle, the federal and state reports are usually the priority, and the police may simply point you there. But if you need documentation, if there is any local or in-person element, or if you feel unsafe, do

contact your local department — here in Portage County that is your township, village, or city police, or the county sheriff for the unincorporated areas. A calm, factual report with your gathered details is all it takes.

TIP

Ask for a copy or the number of any police report you file. Your bank, insurer, or the credit bureaus may want it when you dispute fraudulent charges or accounts.

16. Reporting for Someone Else

Helping a loved one file.

Often it is a family member who helps an older or less tech-comfortable loved one report a scam, and that is a wonderful thing to do. The forms and websites can be confusing when you are shaken, and a steady helper makes all the difference. You can absolutely assist someone with their reports, sitting beside them, making the calls together, or filling in the online forms as they tell you what happened.

Approach it as a partnership, not a takeover. Let your loved one tell the story in their own words, and lead with reassurance rather than any hint of blame, because shame is what keeps people from reporting at all. 'Let's get this on the record together — this happens to lots of smart people' sets exactly the right tone. Handling the fiddly website parts for them while they provide the facts is a perfect division of labor.

A couple of practical notes: it is best if the person affected is present and consents while you report on their behalf, especially for anything involving their identity or accounts. And keep copies of everything you file and every confirmation number, in one place, so the family has a clear record. If the whole process feels overwhelming, remember you can call me to help — I am glad to walk a family through it, calmly and without rushing.

GOOD TO KNOW

Report with your loved one, not over them: let them tell the story, handle the fiddly parts for them, and lead with 'this happens to smart people' to ease the shame.

17. The One Report Not to Trust

Avoiding the recovery-scam trap.

There is one 'report' or 'recovery' channel you must never trust, and it is important to name it in a guide about reporting, because it preys on exactly the people doing the right thing. After a scam, you may be contacted by someone claiming to be an investigator, a recovery service, a fund, or even a government official, offering to recover your lost money or to help with your 'case' — for an upfront fee or your account details. This is a scam, often run by the very criminals who got you the first time.

Hold these truths firmly: the real agencies — the FTC, the FBI, the Ohio AG — do not charge you to investigate fraud, do not call you out of the blue promising to recover your money for a fee, and do not ask for your bank passwords or gift cards. Legitimate reporting is always something you initiate, through the official websites and numbers in this guide, never something that cold-calls you offering a refund. If a 'recovery' or 'investigation' contacts you unsolicited and wants money or access, it is a fresh scam.

So when you report, you reach out to the official channels yourself, using the addresses and numbers here or ones you look up independently. You never respond to someone who contacts you claiming to be from these agencies about recovering your money. Report that recovery attempt too — it is itself a scam worth adding to your FTC and Ohio AG reports, and warning others about. Your genuine reports help; the fake 'recovery' only hurts.

WATCH OUT

Real agencies never cold-call you promising to recover your money for a fee. Any such offer is a second scam. Report it, and never pay or share anything.

18. Questions People Ask Me

The ones that come up again and again.

Do I really have to report to all of these places? No — do what fits. At minimum, the FTC is the key general report. Add the FBI's IC3 for online or large losses, the Ohio AG for a local touch or a business dispute, and IdentityTheft.gov if personal information was exposed. More reports widen the reach, but even one is worthwhile.

Will reporting get my money back? Sometimes, especially when reported fast and alongside your bank's efforts, but there is no guarantee, and that is not the main purpose.

Think of reporting as protecting others and strengthening investigations, with recovery as a hopeful bonus rather than the goal.

I'm embarrassed — will reporting expose me publicly? No. Your reports go to government agencies for their records and investigations; they are not public postings with your name attached. The people taking these reports deal with scams all day and will treat you with respect, not judgment.

Is it worth reporting if I didn't lose any money? Yes. Reporting an attempt helps agencies track new scams and warn others before they are caught. Those warnings protect your neighbors, and your few minutes contribute to the early picture that keeps others safe.

19. If a Scam Hit Your Business

A few extra doors for small shops and clubs.

If you run a small business, a farm, a church, or a club, and a scam hit the organization rather than you personally — a fake invoice paid, a wire sent on a spoofed 'boss' email, a vendor's bank details changed by a fraudster — the reporting is similar but has a few extra, worthwhile doors. Business email scams in particular are a priority for the FBI, and reporting quickly can occasionally help with recovery of wired funds.

Report to the FBI's IC3 at ic3.gov as a priority for any business email compromise or wire fraud, including every detail of the transfer and the impersonated party. Report to the FTC as well, and to the Ohio Attorney General, which handles business-related consumer and fraud matters in the state. Tell your bank immediately, as always, since a quickly-reported fraudulent wire is occasionally recallable. And notify any real vendor or person who was impersonated, so they can warn others and tighten their own practices.

Just as important as reporting is preventing the next one: put a simple rule in place that any request to send money, change payment details, or buy gift cards is verified by phone, on a known number, before anyone acts — no exceptions, even when the request seems to come from the boss. That one habit stops the most expensive version of these scams. If you would like help setting up sensible verification steps for your team, that is exactly the kind of thing I am glad to work through with a local business.

WATCH OUT

'Our bank details have changed — please update them' by email is a classic, costly business scam. Always confirm a payment-detail change by phone on a known number before paying.

20. A Simple Reporting Checklist

Everything in one place.

Here is the whole thing on one page, so you or a loved one can work through it without hunting. You will not always need every line — match it to what happened — but having them listed in order makes a confusing task simple and quick. Keep this handy with your other important numbers.

- 1 Gather your basics on one sheet: what happened, numbers, dates, amounts, evidence.
- 2 FTC: [ReportFraud.ftc.gov](https://www.ftc.gov/report-fraud), or 1-877-382-4357 — the key general report.
- 3 FBI IC3: [ic3.gov](https://www.fbi.gov/intercept) — for online fraud, crypto, or large losses.
- 4 Ohio Attorney General: 800-282-0515 or ohioattorneygeneral.gov.
- 5 IdentityTheft.gov — if personal information was exposed; also place a free credit freeze.
- 6 Phone scams: forward texts to 7726; report calls to the FCC.
- 7 Impersonation: tell the real company; forward phishing to reportphishing@apwg.org.
- 8 Local police: for documentation, a local angle, or if you feel unsafe.
- 9 Never trust any 'recovery' service that contacts you for a fee — it's a scam.

WATCH OUT

Copy this checklist and your key numbers onto a card kept with your important papers. When a scam happens, having the list ready turns a stressful task into a simple one.

21. Reporting It — and Why It Helps

A few minutes that protect the next person.

Reporting a scam can feel pointless once the money is gone, but it genuinely matters. Reports help investigators link cases together, give platforms and phone carriers the evidence to shut fakes down, and warn others before they are caught. You do not need to have lost money to report — flagging an attempt is valuable too. It takes only a few minutes, and it turns a bad experience into something that helps your neighbors.

- Report to the Federal Trade Commission at ReportFraud.ftc.gov, the national clearinghouse for scams. You can also call 1-877-382-4357.
- Report online or financial crime to the FBI at ic3.gov, their internet-crime complaint center — especially for larger losses or cryptocurrency.
- Contact the Ohio Attorney General's consumer protection team at 800-282-0515 or through ohioattorneygeneral.gov.
- If your identity may be exposed, visit IdentityTheft.gov for a step-by-step recovery plan.
- Report spam texts by forwarding them to 7726 (SPAM), and use the 'report' button inside apps and email.

I wrote a separate, step-by-step guide on reporting to the FTC, the FBI, and the Ohio Attorney General, with exactly what to write down and what to expect afterward. If the reporting steps feel like a lot, that is a perfect thing to call me about. I am glad to sit with you and help you file, so that your report actually reaches the people who can use it.

GOOD TO KNOW

You will usually not hear back from a report, and that is normal. Your report still joins a bigger picture that helps investigators and warns others, even when nothing lands in your own inbox.

22. When to Just Call Me

A calm second opinion costs you nothing.

If something about reporting a scam to the right places has you second-guessing yourself, or you just want a steady second opinion before you do anything, please call me. There is never a charge to ask a scam question, and never any judgment. I would far rather spend a few minutes on the phone talking it through with you than hear later that something cost you money or worry. That is genuinely what I am here for, and it is some of the most satisfying work I do.

If you would like a hand in person, I come to homes all across Portage County. I can help you check something safely, tighten up your accounts and passwords after a close call, set your devices and routine so these scams have a harder time reaching you, and walk your whole family through a simple plan. We go at your pace, with no pressure and no rushing, and you come away feeling steadier.

GOOD TO KNOW

The best time to call is before you act — before you click, pay, or share anything. A quick 'does this seem right to you, Bill?' is one of my favorite kinds of call to get.

23. Contact Card & a Warm Close

Keep this page where you can find it again.

Bill's Home Tech — your local tech, Bill Davis, owner and only tech. Phone or text: (330) 200-8042. Email: bill@billshometech.com. Web: billshometech.com. Service area: Atwater, Ravenna, Kent, Streetsboro, Aurora, Rootstown, Mantua, Garrettsville, Windham, Edinburg, Suffield — all of Portage County, Ohio.

- Free phone call: any scam question or close call, always free, with no judgment and no rushing.
- In-home scam-check visit: \$99 flat for the first visit, with a 30-day follow-up included.
- Remote help by screen-share, for when you would rather not wait for a visit.

Reporting a scam turns a bad day into something that protects your neighbors. If any of the forms or websites feel confusing, that is exactly the kind of thing I am glad to sit down and help with. You never have to figure it out alone — I am only a phone call away.

CHEAT SHEET

Everyday Cheat Sheet

Where to report

- FTC — ReportFraud.ftc.gov or 1-877-382-4357 (the key one).
- FBI — ic3.gov (online fraud, crypto, big losses).
- Ohio AG — 800-282-0515 or ohioattorneygeneral.gov.
- Identity exposed — IdentityTheft.gov + a free credit freeze.
- Scam texts — forward to 7726; calls — the FCC.
- Phishing emails — reportphishing@apwg.org.

How to do it well

- 1 Gather basics once: what, who, when, how much.
- 2 Keep all evidence; don't delete messages.
- 3 File the reports; save confirmation numbers.
- 4 Don't expect a reply — that's normal.

5 Ignore any 'recovery' offer that wants a fee.

GOOD TO KNOW

You don't need to have lost money, or to have every detail, to report. Partial and attempt reports still help — and real agencies never charge you to investigate.

AT A GLANCE

A Picture to Follow Along

Where to Report a Scam

Match the report to what happened to you.



A few minutes protects your neighbors and strengthens cases.

Illustration - a schematic; details vary by device and setup.

AT A GLANCE

A Second Look

Reporting, Step by Step

Gather once, then file where it fits.

- 1 Gather your basics on one sheet
- 2 File with the FTC at ReportFraud.ftc.gov
- 3 Add the FBI (ic3.gov) for online or big losses
- 4 Contact the Ohio AG at 800-282-0515
- 5 Use IdentityTheft.gov if your info was exposed
- 6 Ignore any 'recovery' service that wants a fee

Real agencies never charge you to investigate or recover money.

Illustration - a schematic; details vary by device and setup.

BEFORE YOU GO

A Note From Bill

A quick note from Bill. I write these guides to make home tech a little less frustrating, and I do my best to keep every step accurate and up to date. Still, every home, device, and setup is a bit different, so I can't promise a guide will match yours exactly or fix your particular problem. These guides are for general information only — they're not professional, legal, or financial advice, and they don't replace your device's own manual or the manufacturer's instructions. Please go slow, use your own good judgment, and use everything here at your own risk. If a step involves electrical wiring, a gas appliance, a water heater, plumbing, or climbing a ladder — or if anything just doesn't feel safe — please stop and call a licensed professional (or give me a call at 330-200-8042). Bill's Home Tech and Bill Davis can't be responsible for any damage, data loss, or injury that results.



HOW I CAN HELP

Your Visit — and My Promise

In-home visit — \$99 flat for your first visit. No contracts and no surprise charges, and a 30-day follow-up is included.

Remote Support — \$49 for a screen-share session. I only connect with your permission, you watch the whole time, and you can end anytime. If I can't fix it over the screen-share, I refund the \$49 — and if it turns out you need me in person, that \$49 goes toward your visit. It's included free for Support Plan members (\$39/mo).

GOOD TO KNOW

My promise — If you're not 100% satisfied with your visit, I'll come back at no charge, or refund the full \$99. No questions, no awkwardness. That's how I'd want to be treated.

Call or text **(330) 200-8042** · Book a visit: **billshometech.com/book** · **bill@billshometech.com**

This free guide is for general information only — not professional advice, and no substitute for your device's own manual. Any prices or outside products mentioned can change; please confirm current details before you buy. Please use your own good judgment and follow it at your own risk — for anything involving electricity, gas, water, or heights, stop and call a licensed professional. Bill's Home Tech and Bill Davis can't be responsible for any damage, data loss, or injury that results. © 2026 Bill's Home Tech, LLC.