BILL'S HOME TECH

Home & Small Business Tech Solutions

Toll & Roadside Apps — E-ZPass, AAA & Getting Help on the Road

E-ZPass, AAA & getting help Plus the fake-toll text scam An Extended Guide · No. 1928

An Extended Guide · No. 1928

Tech Made Simple. Service Made Personal.

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1. The 60-Second Version If you only read one page, read this one. This guide covers two things, and both matter. First, the real, legitimate apps for paying tolls and for getting help when your car lets you down on the road — E-ZPass for the tolls, and AAA or your own insurer for a tow, a jump-start, or a lockout. Second, and every bit as important, a firm warning about a widespread and nasty scam: a fake text message claiming you owe an unpaid toll, carefully designed to steal your money and your personal information. Here is the one thing to carry with you if you remember nothing else from this whole guide: real toll agencies do not text you a payment link out of the blue. Everything else in here simply helps you use the genuine services with confidence and steer well clear of the fakes that are out there hunting for you. E-ZPass is the real toll system on the Ohio Turnpike and across many states. Use only the official state account or app to manage your toll balance. AAA, your insurer, and carmaker apps all offer real roadside help. A fake 'unpaid toll' text is a scam — never, ever tap the link. Real toll agencies never text you a payment link out of the blue. When in doubt about any message, go to the real website yourself. WATCH OUT If you get a text saying you owe a toll and must pay through a link, it is a scam. Do not tap it. Delete it. There's much more on this inside, so read on.

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TOLLS

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2. How Tolls Work Without a Booth Less cash, more automatic. Tolls have changed a great deal, and understanding how they work now is the first line of defense against the scams. For decades, you rolled up to a booth, cranked down your window, and handed over a fistful of coins to an attendant. Now most toll roads, very much including the Ohio Turnpike, either read a small electronic device in your car or snap a quick photo of your license plate and bill you automatically — often without you even needing to slow down. This is genuinely faster and far more convenient than fumbling for change in the cold. But it has one unfortunate side effect worth knowing about: because the billing now happens quietly by mail or online rather than face-to-face at a booth, scammers have found a way to imitate that process with fake 'you owe a toll' messages. Understanding how the real system actually works is the single best protection against the fakes, so let me walk you carefully through the genuine article first. E-ZPASS 3. E-ZPass — The Real Toll System One little box, many states. E-ZPass is the legitimate electronic toll system used right across much of the country, very much including here on the Ohio Turnpike that so many of us drive. Here is how it works: you get a small device called a transponder — a little plastic box, about the size of a deck of cards, that sticks to the inside of your windshield. As you drive through a toll point, that box is read automatically by equipment overhead, and the toll is quietly deducted from a prepaid account that you set up ahead of time. No stopping, no rolling down the window, no fumbling for exact change in the dark. And because the very same E-ZPass works seamlessly across many states throughout the Northeast and the Midwest, one single account covers your tolls on a long trip winding through several different states. It is convenient, it is entirely real and official, and it is the system Ohio drivers should be using. A small transponder box sticks to the inside of your windshield. It's read automatically as you drive through the toll points. Tolls come out of a prepaid account you set up and top up. One single E-ZPass works across many states, Ohio included.

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GOOD TO KNOW

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On the Ohio Turnpike, E-ZPass users generally pay lower tolls than drivers billed by license-plate photo. Over time, the transponder usually more than pays for itself. EZPASSOH 4. Managing Your Ohio E-ZPass The official account is the only one to trust. In Ohio, you manage your E-ZPass through the official state program, which is often shown and referred to as EZPassOH. Through its official website or its official app, you can check your current balance, add funds when you are running low, update your car and your license plate details, and order or replace a transponder when you need to. This is the genuine, government-run service, and it is the one and only place you should ever handle your toll account — not through any link anyone sends you. The one crucial habit to build and hold onto firmly is this: always reach the official site by typing the address in yourself, or by using a bookmark you saved earlier, and never, ever by tapping a link that arrives in a text message or an email, no matter how official it looks. That one simple habit, practiced faithfully, protects you from very nearly every toll scam going around. WATCH OUT Save the official EZPassOH website as a bookmark on your phone the next time you're parked. Then the real site is always just one tap away, and you'll never need a link from any message.

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THE SCAM

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5. The Fake Unpaid-Toll Text Scam This is the part everyone needs to read. Now for the warning, and please read this part closely because it is the heart of the whole guide. There is a widespread, aggressive scam going around where you receive a text message out of nowhere claiming that you owe a small unpaid toll — often just a few dollars — and that you absolutely must pay it right away through a link, or else face a fine or a penalty. The message will often use the real name of an actual toll agency and look entirely official, which is exactly what makes it dangerous. But it is completely fake. The link in it leads straight to a counterfeit website, carefully built to look real and designed for one purpose: to steal your credit-card number and your personal information. The FBI has publicly warned about this very scam after receiving tens of thousands of complaints about it from people all over the country. The small dollar amount is a deliberate trick — it is kept low enough that people pay it quickly without stopping to think, handing their card details straight over to criminals. WATCH OUT The whole trick rests on a small, believable amount and a false sense of urgency. Real toll agencies do not demand instant payment by text through a link. Not ever. THE SCAM 6. How to Spot the Fake Text A few tells give it away every time. The good news is that once you know what to look for, the fake toll text is really quite easy to spot, and the tells are consistent. It arrives as a text message, very often sent from an odd-looking phone number or even a foreign one that makes no sense for an Ohio toll agency. It pressures you hard to act immediately, warning darkly of fines, late fees, or penalties if you dare to delay. It always includes a link to pay, and that link almost always points to a web address that is subtly wrong — close to the real toll agency's name, but not quite it, with extra words or odd endings. It may address you with a generic 'Dear customer' rather than by your actual name. And it asks you to enter payment or card details through that link. Any one of these on its own is a red flag; all of them together are a dead certainty. Real toll billing comes as a proper, itemized statement, by mail or waiting in your official online account — never as a pushy, urgent text out of the blue.

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THE SCAM

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It's a text message pushing you hard to pay immediately.

It threatens fines or penalties if you don't act right away. It includes a link to a web address that's subtly, slightly wrong. It asks for your card or personal details through that link. It often comes from a strange, unfamiliar, or foreign phone number. 7. What to Do If You Get One Four calm steps, and you're safe. If one of these texts lands on your phone — and sooner or later, one very likely will — do not panic, and above all do not tap anything in a hurry. The steps are simple and they keep you completely safe. First, do not click the link, not even out of curiosity to see what it is; that click is the whole game, so just do not do it. Second, if you genuinely want to check whether you owe a real toll, go to the official toll site yourself by typing the address in or using your saved bookmark, or call the phone number printed on a real statement you have. Third, delete the text message off your phone. Fourth, report it, which genuinely helps the authorities fight the scam and protect others. That is all there is to it. As long as you never tap that link and never enter your card details anywhere, the scam simply cannot touch you or your money.

1. Do not tap the link — not even just to 'see what it is.'
2. Check any real toll balance at the official site you type in yourself.
3. Delete the text message from your phone.
4. Report it to the FBI's complaint center over at IC3.gov. WATCH OUT Even tapping the link just to peek can be risky. The safest move by far is never to open it at all. When in any doubt, delete it and check the real site separately.

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THE SCAM

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8. Reporting the Scam A quick report helps everyone. Reporting a scam text takes only a minute of your time and does real, lasting good for everyone. The FBI runs an online complaint center called IC3, found at IC3.gov, where you can report internet and text scams exactly like this one; the steady flood of reports is precisely how the authorities track these operations and fight back against them. You can also report the text as junk or spam right there in your phone's own messaging app, which quietly helps your phone company identify and block the senders. And you can forward scam texts along to a special spam-reporting number that your carrier provides. None of this is required of you, of course, and you are not obligated. But each and every report chips a little more away at the scammers' operation and may well spare the next person — maybe a neighbor or a friend — from falling for it. If you are unsure how to do any of this, it is a small, simple thing I am always happy to help you with. GOOD TO KNOW Your phone has a built-in way to report a text as junk or spam right in the messaging app. Using it helps your carrier block the sender from bothering anyone else. THE SCAM 9. If You Already Tapped or Paid Act fast, and don't be embarrassed. If you have already tapped the link, or worse, gone ahead and entered your card details before you realized something was wrong, please do not be hard on yourself about it — these scams are built by professionals and they fool careful, intelligent people every single day. The important thing now is to act quickly rather than to sit and stew in embarrassment. Call your bank or your credit-card company right away, tell them plainly that you think you were scammed, and ask them to watch closely for or outright stop any fraudulent charges; they deal with this constantly and can issue you a brand-new card. Change the password on any account whose details you may have entered. Keep a careful eye on your statements for a good while afterward. And report the whole thing to the FBI at IC3.gov. Moving fast genuinely limits the damage, and the folks at your bank will know exactly how to help you, so lean on them. Call your bank or card company immediately, without delay.

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TIP

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Ask them to stop any fraudulent charges and reissue your card.

Change the password on any account whose details you entered. Watch your statements closely for a while, and report it at IC3.gov. There's no shame at all in being targeted — these scams are designed by professionals to fool anyone. The only real mistake is staying quiet about it. Call your bank and move on. OTHER TOLL APPS 10. Third-Party Toll Apps Real, but know what they're for. Besides the official state E-ZPass programs, there are some legitimate third-party apps out there, like Uproad or TollGuru, and it is worth knowing they exist and are real companies, not scams. Some of them, like Uproad, let you pay your tolls through an app without even needing a windshield transponder, which can suit an occasional toll user or someone who travels across many different states and does not want a drawer full of transponders. Others, like TollGuru, are more about helping you estimate what the tolls on a particular trip will cost you before you ever set out. These are genuine and can be handy for the right person, though for a regular Ohio Turnpike driver, the official E-ZPass is usually the simplest and the cheapest path. Just be absolutely sure that you are downloading the real app from your phone's official app store, and never, ever by following a link from a text or email that claims to be an app. GOOD TO KNOW Only ever install apps from your phone's official app store. A real toll app will be right there in it; a link from a text claiming to be an app is simply not to be trusted.

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RENTAL TOLLS

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11. Tolls in a Rental Car Know the deal before you drive off. If you rent a car for a trip and end up driving on a toll road, the rental company will almost always have its own toll program that you are automatically enrolled in. Typically, the rental car already has a transponder tucked behind the mirror, and any tolls you rack up during your rental are simply billed back to you through the rental company afterward, very often with a daily service fee added on top for the convenience. This is all perfectly legitimate, but those fees can add up surprisingly fast, so it is well worth asking at the counter exactly how their toll program works before you drive off the lot. For a short trip with no tolls at all, you can usually decline the program and simply avoid the toll roads. The thing to watch for is the very same as always: after a rental, a real bill comes properly from the rental company itself, not as an urgent text demanding instant payment through a link. ROADSIDE 12. Roadside Help — The Real Options Who to call when the car won't go. Let me switch gears now to the altogether happier and more useful topic of getting help when your car lets you down out on the road. A dead battery on a cold morning, a flat tire on the highway, your keys locked cheerfully inside, or simply running out of gas — these things can and do happen to absolutely anyone, careful or not. The good news is that there are several entirely legitimate services ready to help, and a great many people already have access to one of them without even realizing it. The main options come down to four: a membership club like AAA, roadside coverage built into your car insurance, an on-demand pay-as-you-go service you summon when needed, or roadside help built right into your carmaker's own app. Let me walk through each of them clearly, so you know exactly who to call before you ever actually need to — and knowing that ahead of time is genuinely half the battle won. AAA, the long-standing membership club for roadside help. Roadside coverage that may already be part of your car insurance. On-demand, pay-per-use services you can summon when needed. Roadside help built right into your carmaker's phone app.

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AAA

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13. The AAA App The classic, if you're a member. AAA is the long-standing, well-trusted roadside club, and it remains a favorite for very good reason. If you are a member, the AAA mobile app lets you request a tow, a jump-start, a tire change, a lockout rescue, or even a gallon of gas right from your phone — you simply tap what you need, the app sees where you are using your phone's location, and it dispatches help to you, often even showing you the tow truck moving toward you on a map as it comes. Membership costs a yearly fee, with different tiers available depending on how long a tow you might ever want. For folks who drive older cars that are more prone to trouble, or who take long trips far from home, that peace of mind is genuinely well worth it. If you are already a member, the smart move is to make sure the app is already on your phone and you are signed in before the day you actually need it on a cold shoulder. TIP Install the AAA app and sign in now, while you're home, warm and calm — not later on the shoulder of a highway in the pouring rain. Set it up before you ever need it. INSURANCE 14. Roadside Through Your Insurer You may already have it. Here is something a great many people miss entirely, to their cost: your existing car insurance may already include roadside assistance, often for just a small addition to your premium, or sometimes even built right in at no extra charge. Big insurers like Geico, Allstate and Progressive all have it, and you request help right in their own phone app, much the same way you would with AAA. So before you go out and pay for a separate membership club, it is genuinely worth taking two minutes to check your insurance app or to call your agent and simply ask whether you already have roadside coverage. If it turns out you do, then that is one less thing to buy and pay for, and the app is very likely already sitting on your phone, since you use it to pay your bill anyway. A quick two-minute check could easily save you an entire yearly membership fee you simply do not need.

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GOOD TO KNOW

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Before buying any roadside plan at all, check whether your car insurance already includes it. A great many people pay for a club when their insurer already has them fully covered. ON-DEMAND 15. Pay-As-You-Go Services Help without a membership. If you do not have AAA and your insurance does not include roadside coverage, do not worry — there are on-demand services you can use with no membership at all, where you simply pay for the help only when you actually need it. Services such as Honk, Agero, and Urgently connect you with a nearby tow truck or roadside helper through an app or a quick phone call, and you pay just for that one single visit, nothing ongoing. This approach suits people who very rarely need help and would frankly rather not pay a yearly fee for something they almost never use. The honest trade-off, of course, is that a single on-demand call will cost you more than the same help would have under a membership. But for the occasional, out-of-the-blue emergency, having one of these services tucked in your back pocket is a sensible and flexible option to have. GOOD TO KNOW On-demand services charge you per visit, so one single call costs more than a membership would. They really shine for people who only very rarely need roadside help.

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CARMAKER

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16. Roadside in Your Carmaker's App Often there, often overlooked. A great many carmakers now include roadside assistance right through their connected-car app, especially on newer vehicles, and sometimes even free for the first several years of ownership. So if your car has a manufacturer app, it is well worth opening it up and taking a careful look — you may well find a roadside help button sitting right there that dispatches a tow or a jump with your exact location already known to them. Some cars even have a physical button right on the rearview mirror or the dash that connects you directly to a live helper at the press of a thumb. Because the carmaker already knows your exact vehicle and your precise location, this can be one of the very smoothest and fastest ways to get help when you need it. It is genuinely worth checking what your particular car offers, because just like insurance roadside coverage, it is often help you already have and simply never knew about. COMPARE 17. Which Roadside Option Fits You A quick guide to choosing. With four perfectly legitimate options on the table, how on earth do you choose between them? It really comes down to just two simple questions: how often you might realistically need help, and whether you already happen to have coverage without knowing it. Check your car insurance and your carmaker's app first of all, since you may very well already be covered for free or for just a few dollars. If not, then a membership like AAA makes a lot of sense for frequent drivers or anyone who takes long-distance trips, while an on-demand service suits someone who only very rarely expects any trouble at all. The one real mistake to avoid here is either paying twice for two overlapping services you forgot you had, or having none at all and being caught out cold on the day something goes wrong. A couple of minutes spent checking what you already have settles the whole question neatly. If you... Then consider Drive a lot or take long trips A AAA membership Already have car insurance Checking its roadside coverage first Only rarely expect any trouble An on-demand pay-per-use service

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BE READY

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Have a fairly new car Your carmaker's own app 18. Being Ready Before Trouble Strikes A calm shoulder beats a scramble. The very worst time to figure out your roadside help is while you are actually stranded on a dark, cold shoulder with traffic whizzing past. So do the small, easy preparation now, at home, while you are calm and comfortable and thinking clearly. Pick your roadside option, put its app on your phone, and sign in so it is ready to go. Save the real phone number in your contacts as a backup too, just in case the app will not load properly on weak signal out in the country. Keep your phone charged and a charging cable right there in the car at all times. And toss a good flashlight, a warm blanket, and a pair of gloves in the trunk for the very real possibility of an Ohio winter breakdown. With all of that quietly taken care of ahead of time, a breakdown shrinks from a frightening, helpless scramble down into a minor, manageable inconvenience that you already know exactly how to handle. Put your roadside app on your phone and sign in today, before you ever need it. Save the real roadside phone number as a backup contact too. Keep a charging cable and a charged phone in the car at all times. Pack a flashlight, a warm blanket, and gloves for an Ohio winter. TIP Cell signal can be weak right where you happen to break down. Having both the app and the real phone number saved gives you two separate ways to reach help.

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SAFETY

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19. Staying Safe While You Wait Where you stand matters most. If you do break down, your own safety while you wait for help matters far, far more than the car ever could, so keep your priorities straight. Get the vehicle as far off the road as you safely can manage, and put on your hazard flashers so that other drivers can clearly see you well in advance. On a busy highway, the safest place is very often out of the car entirely and well away from the traffic, standing behind a guardrail if there is one available — a genuinely surprising and heartbreaking number of tragedies happen to people standing right beside a disabled car on the shoulder. If it is safer to stay inside the car, then buckle your seatbelt back up and keep the doors locked while you wait. Use your phone to summon your help and to tell a family member exactly where you are. Remember always: the tow truck can replace a broken car part, but nothing in this world can replace you. WATCH OUT Standing right next to a car on a busy highway shoulder is genuinely dangerous. Get well clear of the traffic while you wait, or stay safely buckled inside if that's the safer option. MORE SCAMS 20. Other Scams That Target Drivers The toll text has cousins. The fake toll text is really just one member of a whole family of very similar scams, and the wonderful thing is that the exact same defenses protect you from every last one of them. You may well see fake texts about a package delivery that supposedly needs a small fee to be released, a fake notice about an unpaid traffic ticket or a court date, or a fake message warning that your car's warranty is about to expire. They all lean on the very same trick: a believable, worrying story, a manufactured sense of urgency, and a link or a phone number that leads you straight to the thieves. The rule for handling all of them is always, always the same. Never act on an unexpected message that pushes you to pay money or hand over information in a hurry. Instead, contact the real company or agency yourself, through a phone number or a website that you look up entirely on your own. That one single habit defeats the whole family of scams at once. Fake package-delivery texts asking for a small release fee. Fake traffic-ticket or court-date notices demanding payment.

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PEACE OF MIND

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Fake car-warranty 'about to expire' messages and calls.

All of them beaten by the same rule — verify independently, never through the message. 21. The Simple Rule That Covers It All One habit protects you everywhere. If this guide leaves you with just one single lasting habit, let it be this one, because it protects you absolutely everywhere, not just with tolls. Never, ever let an incoming message set the terms. When a text or an email tells you to pay, to click, or to share your information urgently, that very sense of urgency is itself the warning sign flashing bright. Set the message calmly aside. Then, entirely on your own time and on your own terms, go to the real website that you type in yourself, or call the real phone number printed on a statement or on the back of your own card, and check it out properly there. The real toll agency, the real bank, the real roadside service — every single one of them will be right there waiting for you when you reach out to them directly and independently. Reaching out to them yourself, rather than meekly following their link, is quite literally the whole secret to staying safe out there. TIP Urgency is the scammer's single favorite tool. When a message tries to rush you, deliberately slow yourself down — that one instinct alone will keep you out of nearly every trap.

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AUTO-RELOAD

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22. Setting Up Auto-Reload Safely Never run your toll account dry. Once you have a real E-ZPass account, there is a handy convenience worth setting up: auto-reload. This lets your account automatically top itself back up from your card whenever the balance runs low, so you never find yourself with an empty account and a toll going unpaid, which can lead to fees. You set it up once in your official account — tell it to add a set amount whenever the balance dips below a certain point — and then you can largely forget about it. The one caution is simply to keep an eye on your account now and then to make sure the amounts look right, the same as you would with any automatic payment. Because this is tied to a card, only ever set it up through the genuine official site or app, never through any link. Set up properly, auto-reload means you glide through the tolls without ever having to think about the balance. WATCH OUT Auto-reload keeps your toll account from ever running dry, which avoids missed-toll fees. Just set it up through the official site, never a link, and glance at the balance now and then. MOVING THE BOX 23. Using Your Transponder in Another Car Keep your plates up to date. A common question is what happens if you drive a different car — a rental, a spouse's car, or a new vehicle you just bought. The transponder itself is tied to your account, not permanently to one car, so it can often move with you, but the important thing is keeping your account's list of license plates up to date. Your account lets you register more than one plate, so add the new car or update the plate when you buy or sell a vehicle. This matters because if the transponder is not read for some reason, the system falls back to reading your plate, and it needs to match an account. Whenever you change cars, take a moment to log into the official account and update your plates. It is a small housekeeping step that prevents the confusion of a toll charged to the wrong account or missed entirely. WATCH OUT When you buy or sell a car, update the license plates on your toll account. A plate that doesn't match your account can lead to a missed toll and a real bill later.

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NO TRANSPONDER

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24. Driving a Toll Road Without a Transponder You still get a real bill — by mail. Suppose you drive the Ohio Turnpike or another toll road and you do not have a transponder at all. You will not be stopped or turned away — instead, a camera photographs your license plate, and the toll agency looks up the registered owner and mails a real bill to that address. This is a legitimate process, and it is precisely the gap the scammers try to imitate with their fake texts. The crucial difference is how a real bill arrives: it comes as a proper, itemized statement in your physical mailbox, from the actual toll agency, giving you time to pay by mail, phone, or the official website. It does not arrive as an urgent text demanding you tap a link in the next few hours. If you get a real mailed toll bill, you can pay it with confidence through the official channels on the statement. If you get a text, you already know what to do. GOOD TO KNOW A genuine toll bill for a plate-read trip comes by mail, as a proper statement with time to pay. An urgent text demanding you tap a link is the fake — every time. ROBOCALLS 25. The Scam's Phone-Call Cousins Same tricks, different ringtone. The fake toll text has relatives that arrive by phone call rather than text, and they deserve the same healthy suspicion. You might get a recorded robocall or a live caller claiming to be from a toll agency, your bank, a government office, or a car-warranty company, all pushing you to act urgently, confirm details, or press a button. The defenses are exactly the same as with the texts. Do not give out any personal information, card numbers, or account details to anyone who called you — because you have no real way of knowing who they actually are. If the matter sounds like it could possibly be real, hang up and call the organization back yourself using a number you look up independently or find on a statement. A real agency will never mind you calling them back to verify. The golden rule holds on the phone just as on the screen: you reach out to them, never the other way around. Scam calls use the same urgency and the same fake stories as the texts.

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HOW THEY GET YOU

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Never give card numbers or details to someone who called you.

Hang up and call the organization back on a number you look up yourself. A real agency never minds you calling back to verify who they are. 26. How Scammers Got Your Number It's nothing you did wrong. A lot of good folks feel unsettled and even embarrassed when a scam text arrives, wondering how on earth the scammers got their number and whether they slipped up somewhere. Let me put your mind at ease: it is almost never anything you did wrong. Scammers send these messages out by the millions, blasting them to huge lists of phone numbers that they buy, generate at random, or scrape from data breaches at companies that had nothing to do with you personally. They are not targeting you specifically; they are casting an enormous net and hoping a tiny fraction of people panic and tap. That is genuinely freeing to understand, because it means you do not need to feel singled out or foolish — you simply need to recognize the message for the mass-produced bait it is and delete it. The flood of these messages is a nuisance, but it is not a sign that you have been personally hacked or careless. GOOD TO KNOW Scammers blast these messages to millions of numbers at random. Getting one doesn't mean you were targeted or hacked — it just means your number came up in a huge list.

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HELPING FAMILY

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27. Protecting an Older Relative A quiet heads-up is a real gift. If you have an older parent, neighbor, or friend who is not as comfortable with phones, one of the kindest things you can do is give them a simple, loving heads-up about the fake toll text and its cousins. You do not need to frighten them — just explain gently that these messages go around, that real toll agencies never text a payment link, and that the safe response is always to show the message to you or another trusted person before doing anything at all. Agree on a simple rule together: when a text asks for money or a tap, they call you first, no matter what. Many people who fall for these scams simply did not know to be suspicious, and a two-minute conversation can spare someone real heartache and real money. It is the same thing I try to do for folks across the county — and a trusted family member is often the very best early-warning system there is. TIP Give an older relative one simple rule: if a text asks for money or a tap, call me first before doing anything. That single habit stops most of these scams cold. CARD SAFETY 28. Keeping Your Card Details Safe Online Good habits well beyond tolls. The toll scam is really about protecting your card and your money, so a few broader habits are worth building while we are here. Only ever enter your card details on websites you reached yourself, by typing the address or using a saved bookmark, and look for the little padlock symbol in the address bar that signals a secure connection. Be wary of saving your card on sites you will rarely use. Check your card statements regularly, even briefly, so you would spot a stray charge quickly. And consider setting up alerts with your bank that text or email you whenever your card is used, so fraud shows up immediately rather than a month later. None of this is complicated, and it protects you not just from toll scams but from the whole landscape of online trickery. A few sensible habits turn your card from an easy target into a hard one. Only enter card details on sites you reached yourself, not via a link. Look for the little padlock symbol in the address bar. Check your statements regularly to catch any stray charges.

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A HANDY CHECKLIST

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Set up bank alerts so you're told the moment your card is used.

29. A Simple Checklist by the Phone When in doubt, run down this list. It helps to have a simple mental checklist ready for any message that asks you to pay or click, because in the moment a little structure keeps you calm and safe. Ask yourself, in order: Did I expect this? Is it pushing me to hurry? Does it want me to tap a link or share information? Is the sender's number or address odd? If any of those raise a flag, you stop, and you do not act on the message itself. Instead you go to the real source on your own. You might even keep this little list written on a note by the phone or on the fridge, especially for a household member who worries about these things. Run down the checklist, and the scams simply cannot rush you into a mistake, because you have given yourself a calm, reliable routine to fall back on every single time. Ask yourself If yes, be suspicious Did I expect this message? No — slow down Is it rushing me to act? Yes — a red flag Does it want a tap or my details? Yes — don't give them KEEP THE RECEIPTS 30. Keeping Your Own Real Records Know what you genuinely owe. One of the quiet reasons these toll scams work is that people are genuinely unsure whether they might owe a toll, so a nagging doubt makes them tap before thinking. You can take that doubt away entirely by keeping your own real records. If you have an E-ZPass account, you can log in any time through the official site and see exactly what you have paid and what, if anything, you owe — the real truth, straight from the source. Glancing at your account now and then means that when a fake text arrives claiming you owe a few dollars, you will know with confidence that it is nonsense, because you just checked the real account a few days ago. The same goes for keeping an eye on your mailbox for genuine statements. When you know your real situation, a scammer's lie has nothing to grab onto, and you can delete the fake with a clear conscience and a steady hand.

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GOOD TO KNOW

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Check your real toll account through the official site now and then. When you already know you owe nothing, a fake text claiming otherwise has no power over you. TRUST THE OFFICIAL 31. Knowing the Real Names and Sites Half the safety is knowing what's genuine. A great deal of staying safe from these scams comes down to simply knowing, with confidence, what the real names and the real sites actually are, so a fake has nothing to hide behind. For Ohio tolls, the genuine article is the official state E-ZPass program, reached by the official EZPassOH website that you bookmark yourself. For roadside help, the real names are the ones you chose on purpose — your AAA app, your own insurer's app, or your carmaker's app — not some service that texted you out of nowhere. For any app at all, the only safe place to get it is your phone's official app store, never a link in a message. If you take a quiet half hour to set up the genuine apps and bookmark the genuine sites once, you build yourself a solid foundation: from then on, anything that arrives by surprise text or urgent call is, by definition, not one of the real tools you set up, and you can treat it with the suspicion it deserves. The real Ohio toll site is the one you bookmarked yourself, EZPassOH. Your real roadside help is the app you chose, not one that texted you. The only safe place for any app is your phone's official app store. Set up the genuine tools once, and surprises become easy to dismiss.

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GET HELP

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32. When to Call Bill I'll set up the real apps and check the suspicious ones. If you would like help setting up your E-ZPass account, getting the AAA app or your insurer's roadside app onto your phone, or you simply got a text that you are not sure about and it has you worried, I am genuinely glad to help with any of it. You never, ever have to guess all alone whether some message is real or a trap. I can come right to your home, set up the genuine toll and roadside apps for you, bookmark the official sites so that you never need to rely on a link again, and sit right down with you to look over any suspicious text together and calmly sort the real from the fake. With more than thirty years of helping good folks stay safe with exactly this sort of thing, I keep it all calm and clear, and I promise there is no such thing as a silly question. Give me a call at (330) 200-8042 and Sophie will set up a visit. I serve folks all across Portage County, and every bit of my work comes with a friendly guarantee — if it is not right, we simply make it right. CHEAT SHEET Everyday Cheat Sheet Keep this page handy. It points you straight to what to do for each task. I want to... Do this I use the Ohio Turnpike Get an E-ZPass transponder I want to check my toll balance The official EZPassOH account or app I got a text about an unpaid toll Don't click — it's a scam I need a tow or jump-start The AAA app, if you're a member My insurer offers roadside Check the Geico or Progressive app I'm not an AAA member Try Honk or your insurer I want to report the toll scam Report it to the FBI at IC3.gov I'm unsure if a toll site is real Type the official address yourself Get help Call Bill: (330) 200-8042

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HOW I CAN HELP

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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.

AT A GLANCE

A Picture to Follow Along

The fake-toll text

What to do, in order.

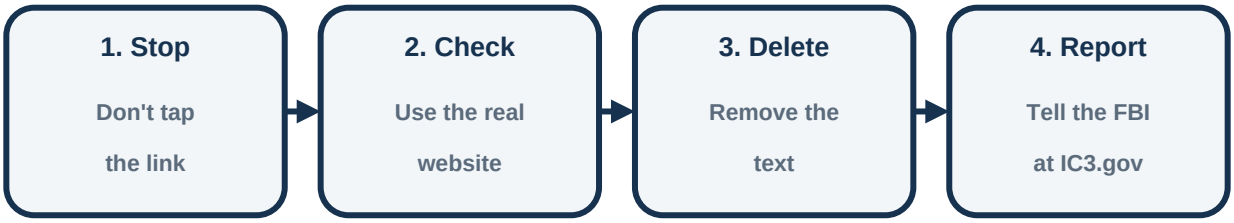

Illustration — a schematic. The order is a suggestion; do one box at a time.

A schematic of the plan — company steps vary; the order does not have to.

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AT A GLANCE

A Second Look

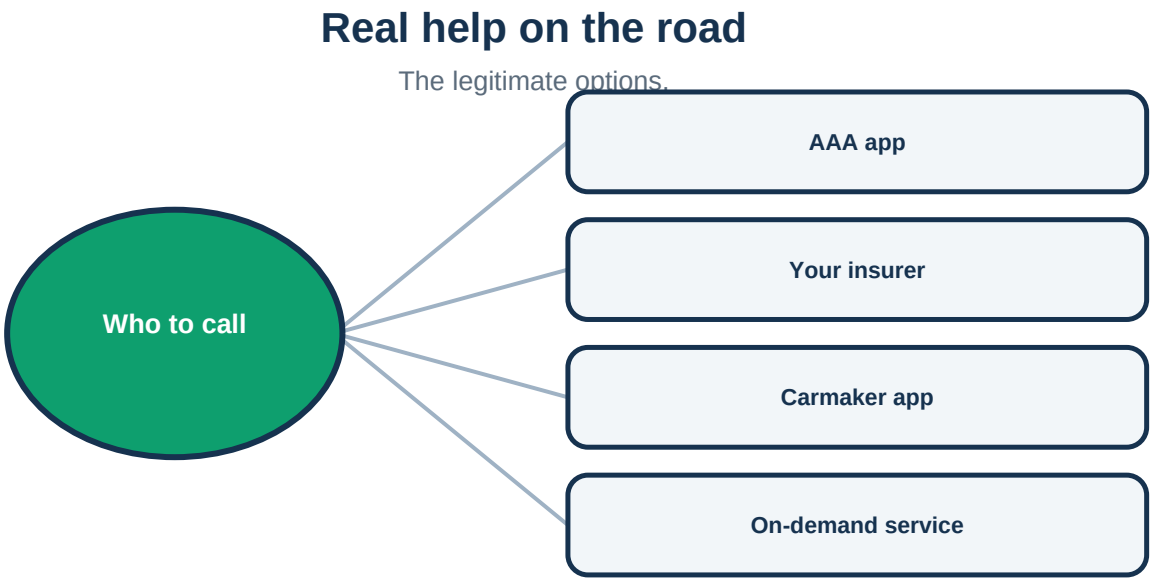

Illustration — a schematic. Set-up screens differ; each takes only a few minutes.

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.

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HOW I CAN HELP

Your Visit — and My Promise

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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.

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