



**Chamber Annual
Dinner Meeting
February 15th!**

**ANNUAL
DINNER**

The Conneaut Area Chamber of Commerce 2021 Annual Dinner Meeting will be held on Tuesday, February 15, 2022 at New Leaf Event Center, 110 Gateway Avenue, Conneaut. Doors will open at 5:30pm with a catered dinner served at 6pm.

Dinner tickets are \$35 for Chamber members and \$40 for non-members.

The Chamber's 2021 Citizen of the Year and Chamber Champions will be announced! We will also be presenting awards to the 2020 Chamber Champs and Citizen of the Year. Questions? Call the Chamber at 440/593-2402.

**HOME
SHOW
2022**

Make plans to be a part of the Ashtabula County Home Show in 2022! The event will take place at the Ashtabula Towne Square during mall hours:

Friday, March 11 from 10am to 9pm

Saturday, March 12 from 10am to 9pm

Sunday, March 13 from 12pm to 5pm

FMI contact Bob Schultz, Show Coordinator at 440-576-2325 or email him at: countrycousinsus@yahoo.com or call the Conneaut Chamber at 440-593-2402 for more details.

List of Top Scams of 2022

Debt Collection: Most of the complaints under this category involve debt collectors. Consumers tell of receiving calls from harassing collectors who are threatening and will repeatedly call attempting to collect a debt. Other complaints that fall under this category involve credit/debit card fees, payday loans, credit repair companies and unauthorized use of credit/debit cards. Some of these complaints involve hidden fees and billing disputes as well.

Fake Government Officials: If you received an email, letter or phone call from a government agency (typically the IRS or FBI) and it instructs you to wire, Western Union or MoneyGram money someplace, or follow a link and enter information - don't believe it! The U.S. government would never instruct anyone to use those methods to pay any bill or carry out a financial transaction, particularly with an overseas bank or agency.

Identity Theft, Phishing and Pharming: Scammers gain access to your confidential information, like social security numbers, date of birth and then use it to apply for credit cards, loans and financial accounts. Typically, the victim receives an email that appears to be from a credible, real bank or credit card company, with links to a website and a request to update account information. But the website and email are fakes, made to look like the real website.

Phone scams: This includes telemarketers violating the Do Not Call list, Robo-dialers, scammers calling up pretending to be from a bank or credit card company. The National Do Not Call Registry (U.S.) or the National Do Not Call List (Canada) offer consumers a free way to reduce telemarketing calls. Scammers call anyway, of course, and they've even found a way to scam consumers by pretending to be a government official calling to sign you up or confirming your previous participation on the Dot Not call list! A good example of this is the "Your Microsoft license key has expired" scam call.

Loans Scams / Credit Fixers: False promises of business or personal loans, even if credit is bad, for a fee upfront. Or a scam that promises to repair your credit for a fee.

Fake Prizes, Sweepstakes, Gifts, Lottery Scams: You receive an email claiming you won a prize, lottery or gift, and you only have to pay a "small fee" to claim it or cover "handling costs". These include scams which can go under the name of genuine lotteries like the UK National Lottery and the El Gordo Spanish lottery. Unsolicited email or telephone calls tell people they are being entered or have already been entered into a prize draw. Later, they receive a call congratulating them on winning a substantial prize in a national lottery. But before they can claim their prize, they are told they must send money to pay for administration fees and taxes. The prize, of course, does not exist. No genuine lottery asks for money to pay fees or notifies it's winners via email.

For a more comprehensive list of scams to look out for and remedies if you are scammed, go to: <https://www.consumerfraudreporting.org/>