

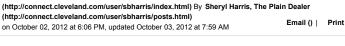
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# Deadline for US Fidelis claims draws near com/community/)



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US Fidelis told customers its extended service plans provided "bumper to bumper" coverage, but consumers said they were stuck with repair costs

Lynn Ischay, Plain Dealer file

Consumers must apply by Friday to be eligible for refunds for extended car service contracts sold by US Fidelis.

The \$13 million settlement that attorneys general won for consumers was announced in July, but the deadline to apply is almost up.

US Fidelis, which started under the name National Auto Warranty Services, was at one point the largest extended service contract marketer in the country.

The men behind the company, brothers Darain and Cory Atkinson, were handed prison sentences after being convicted in state and federal court in Missouri for defrauding customers and cheating on their taxes.

US Fidelis hawked its extended service contracts through direct mail and robocalls. Salespeople assured consumers the contracts provided "bumper-to-bumper" coverage, but state attorneys general said the contracts were riddled with exemptions.

The company filed for bankruptcy protection in early 2010, as consumers' complaints piled up. A dozen states, including Ohio, then sued. In July, the bankruptcy court set aside \$13 million to repay defrauded consumers.

Most consumers will have to hit Friday's deadline to be eligible for refunds. The Ohio Attorney General's Office said consumers whose warranties are in force beyond that date may have a little more time, but why wait? The amount of money that individual consumers will receive depends on how many customers file claims.

Consumers can file a charge of they didn't receive a refund after canceling, were misled about the contract or the coverage it provided, received unwanted telemarketing or robocalls, or had money deducted from their bank accounts without their approval.

Claim forms are available at **usfbankruptcy.com** (http://usfbankruptcy.com/). Consumersw with questions about the settlement should visit the website or call 1-877-691-8477. (The **website** (http://usfbankruptcy.com/) is faster and easier.)

#### Fraud summit

Cleveland will host one of six regional summits on investor and consumer fraud.

"Protecting Main Street: An Investor and Consumer Fraud Summit" will look at fraud trends and scam prevention.

The hosts have plenty of experience dealing with scams. They include the U.S. Attorney's Office, the Federal Trade Commission, the FBI, the Ohio Attorney General's Office, the Legal Aid Society of Cleveland and the Cleveland Metropolitan Bar Association's Citizen's Legal Academy.

The free event runs from 8:30 a.m. to 12:30 p.m. Oct. 11 at Montefiore, 1 David Meyers Parkway, Beachwood. It's free, but reserve a seat by Friday by emailing **Jena.Suhadolnik@usdoj.gov (mailto:Jena.Suhadolnik@usdoj.gov)** or by calling 216-622-3695.

#### Scam of the week

Two South Euclid men say they received what apparently were scam calls from someone claiming to be with the Euclid police department. Frank Malatesta said he recently got a call from a man who claimed to be a bank investigator with the Euclid police.

The story was that police had stopped a couple carrying a suspicious check from Malatesta for \$15,000. The investigator said he wanted to interview Malatesta so police could charge the couple.

Malatesta became suspicious when the caller said the check was a computer-generated copy of a check issued through a bank that Malatesta has no relationship with.

He began asking questions, and the caller said Malatesta could go to the police department to be interviewed or an officer could visit him at home if he didn't want to answer questions by phone. Malatesta requested a visit from an officer, and the caller quickly hung up.

Malatesta mentioned the call to his neighbor, Don Lisy, who said he had received a similar call the same afternoon.

Neither man got the caller's name. And the caller hung up before they could be sure what exactly he was after, although Malatesta suspected he wanted banking information.

Euclid Police Sgt. Mitch Houser said phone scammers sometimes claim to be police because people hear the words "police officer" and more readily share personal information, thinking they're helping law enforcement.

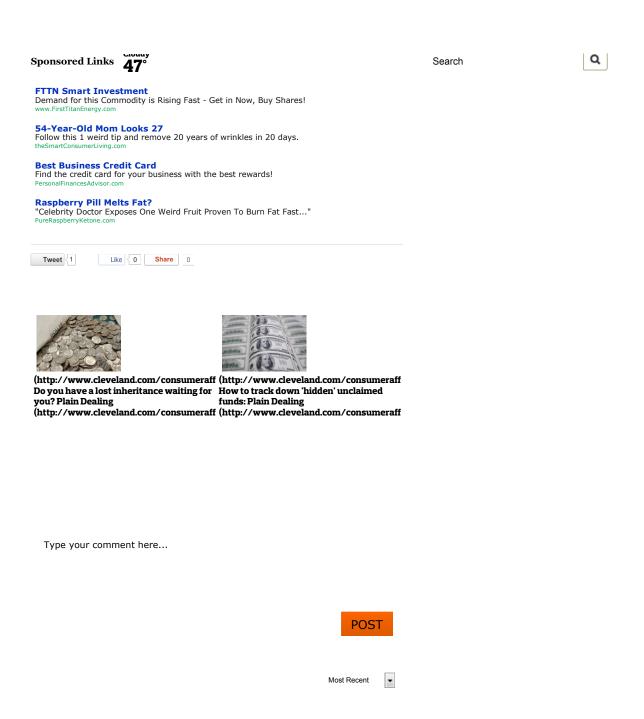
Houser said police don't make cold calls to people they've never interviewed before to ask about private information like bank account or Social Security numbers.

If you get a suspicious call, tell the officer you'll call back through the department's main number.

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Pat Shurmer has a rough day (http://photos.cleveland.com/)

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Browns head coach Pat Shurmur grimaces on the sideline as the New York Giants score to tie the Browns in the second quarter October 8, 2012 at MetLife Stadium in East Rutherford, New Jersey. All Plain Dealer photos » (http://photos.cleveland.com/plaindealer/index.html)

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