



Help Prevent Forgery

CHECKS

Due to advanced technology, the use of scanners and copiers make it possible for criminals to duplicate your checks and signatures to a point that most check cashing establishments can not distinguish a fake from a real check. Criminals also wash checks, a process of removing handwritten ink from a check to re-write the payee and dollar amount line, to withdraw money from your account.

THEFT OF CHECKS

Checks are frequently taken from victims' mailboxes and in burglaries. When the checks are taken in a burglary, many times the criminal may take checks from the middle or back of the book so that the victim may not realize they are missing until the money has cleared their account.

PROTECTION

Although it is difficult to prevent, there are ways to limit the extent or possibility of becoming a victim of check crimes.

1. When ordering new checks, if you do not receive them in the specified time, notify your bank immediately.
2. Check your bank statements against your ledgers regularly.
3. Shred any misprinted checks you are not planning on using and any old accounts not being used.
4. Mail bills from a U.S. postal mailbox, not your residential mailbox.

ATM/CREDIT CARD FINANCIAL LOSS

Report the loss or theft of your credit and ATM cards to the card issuers as quickly as possible. Many companies have toll-free numbers and 24 - hour service to deal with such emergencies. It's a good idea to follow up your phone calls with a letter. Include your account number, when you noticed your card was missing, and the date you first reported the loss.

CREDIT CARDS

Practically anyone can impersonate you using your information to obtain fraudulent credit cards. With your Social Security number, driver's license, and a fake credit card, anyone can receive additional valid credit cards or debit cards in your name. With these identifying numbers, criminals can quickly damage your credit.

You may be a victim and not even know it. Someone right now may be busy buying expensive items with credit cards they obtained in your name by using your Social Security number and other pieces of personal identification.

PROTECTION

Always store cards and documents containing sensitive personal data in a secure place. Obtain a copy of your credit report regularly to check for fraudulent accounts, false address changes, and other fraudulent information. Report all errors to the credit bureau and have them immediately corrected. The best protection against credit card fraud is to know where your cards are at all times and keep them secure.

FOR ATM CARDS

- It's important to keep your Personal Identification Number (PIN) a secret.
- Memorize the number. Don't use your address, birth date, phone or social security number.
- Don't carry your PIN in your wallet or purse or write it on your ATM card.
- Never write your PIN on the outside of a deposit slip, an envelope, or business card.

- Take your ATM receipt after completing a transaction and reconcile all ATM receipts with bank statements as soon as possible. When finished with the receipts, tear up or cross-cut shred all receipts before throwing away.

FOR CREDIT CARDS

- Keep a record - in a safe place separate from your cards - of your account numbers, expiration dates, and the phone numbers of each card issuer so you can report a loss quickly.
- Carry only those cards that you anticipate you'll need.
- Be cautious about disclosing your account number over the phone unless you know you are dealing with a reputable company.
- Draw a line through blank spaces on charge slips above the total so that the amount cannot be changed.
- Don't sign a blank charge slip.
- When your credit card is returned to you, make sure your name is on the card.
- Do not leave credit card receipts that have your credit card number listed in full on a table at a restaurant.
- Void incorrect receipts and destroy carbons. Always take your receipts with you. Never throw them in a public trash container.

ON LINE SHOPPING

- Find out if the web site you are visiting has a privacy policy.
- Make sure your transactions are handled through a secure or encrypted mode. You will know it is if the URL starts with https instead of http.
- Print out privacy policies warranties, price guarantees, and other important information.
- Look for the Trust-e symbol or a Better Business Bureau online seal. This indicates the seller has been independently audited and deemed trustworthy.

HOW IDENTITY THEFT OCCURS

ID theft can occur in daily consumer transactions in a variety of ways. For example:

MAIL THEFT

Don't mail bill payments from your home mail box. A single theft will reveal your bank and checking account number. Place all bill payments in a U. S. postal mailbox. Use a post office box to receive your bills. This makes it more difficult for thieves to associate account numbers with you and your home address.

DUMPSTER DIVING

If a business discards papers (loan applications, receipts) without shredding them, a dumpster diver may retrieve this information from the business' trash container, then use or sell this information to obtain credit. Also, if the consumer does not cross-cut shred their documents which contain personal identification (pre-approved credit card offers, etc.), a thief may steal this from their garbage can.

PURSE/WALLET LOSS OR STOLEN

If your wallet or purse is stolen, you must immediately take action. Report the theft to police. Indicate what personal documents were stolen. Contact your credit card issuers to inform them of the situation and cancel your credit cards. Call your banking institution to cancel your ATM card.

SKIMMING

A far more ingenious form of credit card fraud currently on the rise, particularly in America, and especially practiced in restaurants, is skimming. This takes place during the time a waiter (or someone else) disappears with your credit card. While out of sight, they run your card through an illegal device the size of a pager known as a skimmer. The skimmer captures and stores the data contained on the magnetic strip of your card. It is then downloaded onto a blank card that becomes a perfect counterfeit of yours.