



## Crime Prevention Information



### Scams / Identity Theft / Fraud Prevention

Identity Theft is an increasing problem within the United States as well as the world. It is important to understand that there is a difference between having your personal information compromised in which there is a potential of becoming a victim of fraud as compared to actually having your personal information used fraudulently. Knowing that your personal information has been compromised gives you an opportunity to take proactive steps to minimize the risk of becoming a victim of identity theft and fraud.

AT YOUR DOOR, AT THE STORE, ON THE PHONE, or ON-LINE protect yourself against these common types of consumer crimes:

#### 1. FRAUD

- Medical fraud- Ask your health-care provider for advice before buying into “miracle cures” or special deals.
- Sweepstake scams-Don’t pay anything or give your credit card number in order to claim a “free prize”.
- “Land-in-the-sun” deals- Never buy sight unseen. Check out the property and seller.
- Insurance fraud- carefully read offers that claim large benefits at low rates. They may be exaggerated.
- Business schemes- Beware of work-at-home job offers with “registration” fees.
- Home repairs- Avoid “free inspections”. Deal only with firms you trust to avoid unnecessary repairs. Ask to see licenses.

BUYERS BEWARE. Before you agree to anything:

- Check out offers with the Better Business Bureau
- Get advice from people you trust.

#### 2. SALES GIMMICKS

- The “bait and switch”- Stores lure you in for a “bargain,” then try to sell you a more expensive model.
- Fear-sell tactics- Beware of sales claims that play on your fears of misfortune.
- “Harmless” contacts- Fine-print clauses can cost you plenty! Read contracts carefully and ignore verbal promises.
- Referral selling- You may get the “discount” but only if you get friends to buy, too.
- Pressure tactics- Beware of salespeople who rush your decision.
- Debt consolidation- Watch out for sky-high interest rates in these plans.

#### STOP CROOKED SALESPEOPLE

- Don’t sign anything you don’t understand. See a lawyer, if needed.
- If you aren’t getting straight answers, end the conversation.

### 3. "CON GAMES"

- Bank scams- A person claiming to be a "bank official" or "detective" asks you to help "catch a crooked teller." You withdraw your savings, and then the "bank examiner" takes it to be "counted" but steals it instead!
- Phony bills- A surviving spouse is sent bills for phony debt purchases. Check out unfamiliar bills before you pay them.
- Found money- A stranger strikes up a conversation and is joined by a friend who has just "found" an envelope full of money. They offer you a share if you put up "good faith" money. Then, they agree to let you hold the envelope. But they switch envelopes and take off with your money.

#### HOW TO FOIL CON ARTISTS:

- Ask to see proper identification- get their names.
  - Always check out "officials" by calling their offices.
  - Before you hand anybody any cash, stop and think!
  - Call law enforcement officials if you're suspicious.
- NO ONE GIVES AWAY MONEY TO A STRANGER FOR FREE

### IDENTITY THEFT & FRAUD

If you suspect your information has been compromised but are not sure it is being used, you should stay alert and look for the following:

- 1) Accounts you didn't open and debts on your accounts that you can't explain.
- 2) Fraudulent or inaccurate information on your credit reports, including accounts and personal information, like your Social Security number, address(es), name or initials, and employers.
- 3) Failing to receive bills or other mail. Follow up with creditors if your bills don't arrive on time. A missing bill could mean an identity thief has taken over your account and changed your billing address to cover his tracks.
- 4) Receiving credit cards that you didn't apply for.
- 5) Being denied credit, or being offered less favorable credit terms, like a high interest rate, for no apparent reason.
- 6) Getting calls or letters from debt collectors or businesses about merchandise or services you didn't buy.

To minimize the risk of becoming a victim of identity theft and fraud if you discover your information has been compromised but has not been used:

- File a fraud alert with one of the three consumer reporting agencies identified below, i.e.; Equifax, Experian, TransUnion and let them know that your personal information has been compromised.
- A 90-day fraud alert will be placed on your account. During the 90 days, you will need to confirm a fraud with the consumer reporting agencies if in fact you become a victim of ID theft or other frauds where your personal information has been compromised. If no fraud occurs at the end of 90 days the fraud alert will be lifted by the credit reporting agencies.
- It is important to know that if a fraud alert is put on an account, people legitimately seeking credit will be scrutinized more as part of ferreting out potential frauds. The extra scrutiny could be frustrating to some people during the normal and legitimate course of their business.

If you find out your personal information is being fraudulently used, you should do the following immediately:

**1. Place a fraud alert on your credit reports, and review your credit reports.**

Fraud alerts can help prevent an identity thief from opening any more accounts in your name. Contact the toll-free fraud number of any of the three consumer reporting agencies below to place a fraud alert on your credit report. You only need to contact one of the three agencies to place an alert. The agency you call is required to contact the other two, which will place an alert on their versions of your report, too. If you do not receive a confirmation from an agency, you should contact that agency directly to place a fraud alert.

Equifax: 1-800-525-6285; [www.equifax.com](http://www.equifax.com); P.O. Box 740241, Atlanta, GA 30374-0241

Experian: 1-888-EXPERIAN (397-3742); [www.experian.com](http://www.experian.com); P.O. Box 9532, Allen, TX 75013

TransUnion: 1-800-680-7289; [www.transunion.com](http://www.transunion.com); Fraud Victim Assistance Division, P.O. Box 6790, Fullerton, CA 92834-6790

Once you place the fraud alert in your file, you're entitled to order one free copy of your credit report from each of the three consumer reporting agencies, and, if you ask, only the last four digits of your Social Security number will appear on your credit reports. Once you get your credit reports, review them carefully. Look for inquiries from companies you haven't contacted, accounts you didn't open, and debts on your accounts that you can't explain. Check that information, like your Social Security number, address(es), name or initials, and employers are correct.

Continue to check your credit reports periodically, especially for the first year after you discover the identity theft, to make sure no new fraudulent activity has occurred.

**2. Close the accounts that you know or believe have been tampered with or opened fraudulently.**

Call and speak with someone in the security or fraud department of each company. Follow up in writing, and include copies (NOT originals) of supporting documents. It's important to notify credit card companies and banks in writing. Send your letters by certified mail, return receipt requested, so you can document what the company received and when. Keep a file of your correspondence and enclosures.

When you open new accounts, use new Personal Identification Numbers (PINs) and passwords. Avoid using easily available information like your mother's maiden name, your birth date, the last four digits of your Social Security number or your phone number, or a series of consecutive numbers.

If the identity thief has made charges or debits on your accounts, or has fraudulently opened accounts, ask the company for the forms to dispute those transactions:

For charges and debits on existing accounts, ask the representative to send you the company's fraud dispute forms.

For new unauthorized accounts, you can either file a dispute directly with the company or file a report with the police and provide a copy, called an "Identity Theft Report," to the company.

Once you have resolved your identity theft dispute with the company, ask for a letter stating that the company has closed the disputed accounts and has discharged the fraudulent debts. This letter is your best proof if errors relating to this account reappear on your credit report or you are contacted again about the fraudulent debt.

### **3. File a complaint with the Federal Trade Commission.**

You can file a complaint with the FTC using the online at [www.ftc.gov](http://www.ftc.gov) ; or call the FTC's Identity Theft Hotline, toll-free: 1-877-ID-THEFT (438-4338); TTY: 1-866-653-4261; or write Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580. Be sure to call the Hotline to update your complaint if you have any additional information or problems.

Additionally, you can provide a printed copy of your online Complaint form to the police to incorporate into their police report. The printed FTC ID Theft Complaint, in conjunction with the police report, can constitute an Identity Theft Report and entitle you to certain protections. This Identity Theft Report can be used to (1) permanently block fraudulent information from appearing on your credit report; (2) ensure that debts do not reappear on your credit report; (3) prevent a company from continuing to collect debts that result from identity theft; and (4) place an extended fraud alert on your credit report.

### **4. File a report with your local police or the police in the community where the identity theft took place.**

Call your local police department and tell them that you want to file a report about your identity theft. Ask them if you can file the report in person. If you cannot, ask if you can file a report over the Internet or telephone. The police can only investigate actual cases of identity theft, not what may occur.

When filing your report with the police, they will need copies of all the information pertaining to the theft of your identity. This includes, but is not limited to, copies of all actual and fraudulent credit card statements, banking statements, copies of accounts opened using your information, copies of your credit report showing improper and fraudulent accounts and any other pertinent information that may assist them in investigating your case. Remember, having too much information is better than not having enough.

For more information on this and other topics contact:

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