

# IDENTITY THEFT

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# WHO WORKS IN LONGMONT?

- Asian mafia
- Russian mob
- Nigerian scams
- Canadian scam
- Romanian / Eastern European mob
- Meth addicts

# HOW CHECKING SCAMS WORK

- Checks are nothing more than a promissory note between two people.
- Banks cash these checks as a “convenience” to their customers.
- Banks are not able to tell you if the checks is really good or not - there are only four things they can determine and counterfeit checks are not one of them
  - Open / closed
  - Name matches account number
  - Routing # matches up with account #
  - There is money to cover the check
- Counterfeit checks can come back 30-60-365 days later

# RED FLAGS

- Western Union or Money Gram
- You have to give money to get money
- If it's too good to be true, it probably is



# **COMMON SCAMS IN LONGMONT**

# LOTTERY SCAMS

- You've won a lottery, sweepstakes, prize, game, etc.
  - All the company needs in return is money for the taxes.
  - Or Shipping fees, registration fee, company fee, recovery fee
- Illegal for American citizens to play other country lotteries

# TELEMARKETING

- Charities ask for money but won't send information about them
- Warning signs
  - Repeated phone calls
  - Very persistent, hard to get off the phone
  - Speak quickly
  - Confusing
  - Asks for a credit card number or Social Security number
  - Call from a phone number which looks local but caller has an accent
  - Threats to call police
- **JUST HANG UP!**

# PHONE SCAMS

## ■ Grandparent Scam

- “Hello Grandma, I need help”
- Wire money out of the country
- Please don’t tell anyone because I’m embarrassed
- If you get this phone call, before sending money CALL YOUR LOVED ONE and make sure they are okay first

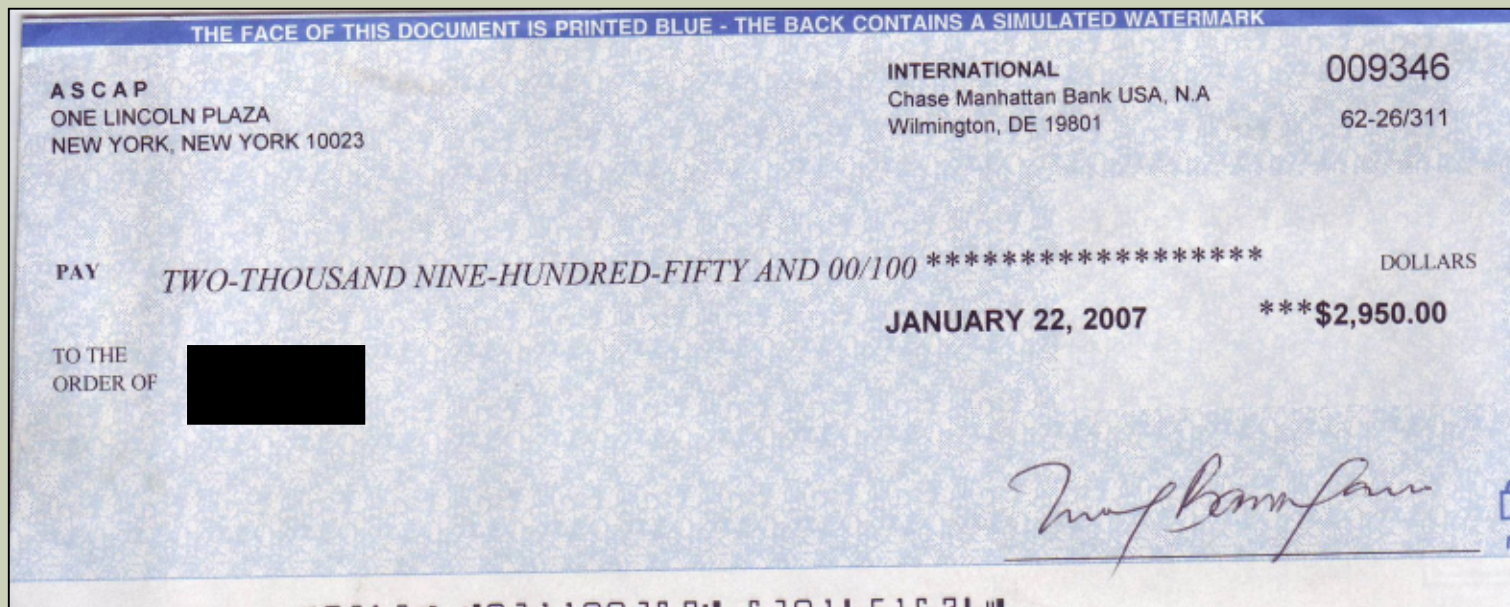


# SWEETHEART SCAMS

- How to meet a scammer:
  - Through the newspaper
  - Internet: Match, Zoosk, eHarmony, OurTime, ChristianMingles, Matchmaker, Chemistry, Jdate, etc.
- Asked to launder money
- Asked to cash checks
- Asked to send money
- Asked to forward money or items
- Will spend a lot of time courting
- Consider Googling their words
- Reverse Image Search on-line

# NIGERIAN SCAMS

- You've just received a check for \$2,950 in the mail. A soldier in Iraq found oil and needs to get the money back to Colorado and offers you a cut...



# PHISHING SCAMS

- You receive an e-mail from your bank asking you to connect to their link
- Instead you go to a fake website that looks like your bank's
- You input your user ID and password and now they have access to your accounts
- They now have access to not only your finances but they can now open other accounts in your name

# PHISHING...

**From:** serialmusique@mac.com  
**To:** bwittich@ci.longmont.co.us  
**Subject:** Requirements to protect your WELLS FARGO online account!

Hello,

Due to recent fraudulent transactions, we have issued the following security requirements to protect your WELLS FARGO online account.

You are required to upgrade your WELLS FARGO online account by subscribing to our Security Center. If you not perform the update now, your account will be placed on hold.

Complete the required steps, and your WELLS FARGO online account access will be fully restored within minutes my one of our agents.

Once you have updated your account records, your pending WELLS FARGO online account will not be interrupted and will continue as normal.

We apologise for any inconvenience caused but the safery of your account is our main priority.

In order to upgrade your WELLS FARGO online account please proceed to our secure website by clicking HERE and complete the form.

Thank you for your time !

# ROOFING, TREE TRIMMING, & PAVING SCAMS

- Scam
  - Group comes to the door and offers services
  - They want the decision right now
  - Price
  - May ask for bathroom, use phone, etc.
- Suggestions
  - Do not do business with door to door salesmen
  - Do not pay up front
  - Ask if they are insured
  - Ask for everything in writing
  - Pay with a credit card
  - Check the BBB
  - Ask for references'
  - Are they in the phone book?

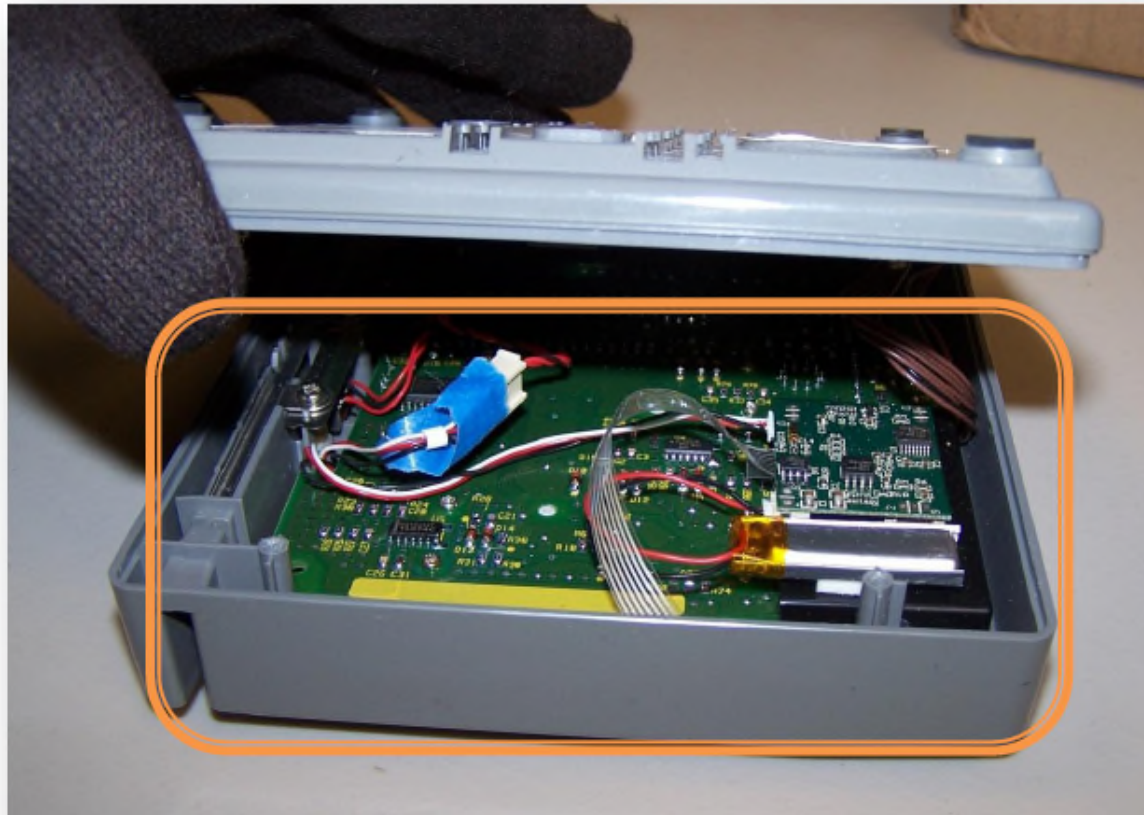
# HOW TO PROTECT YOURSELF FROM A SCAM

- Use common sense:
  - If it's too good to be true, then it probably is not true
- How much money are you going to send someone you have never seen.
- DO Not Wire Money unless you buying a house, sending money to a friend in an emergency, or your family is living in Mexico

# Before and After – Fake ATM

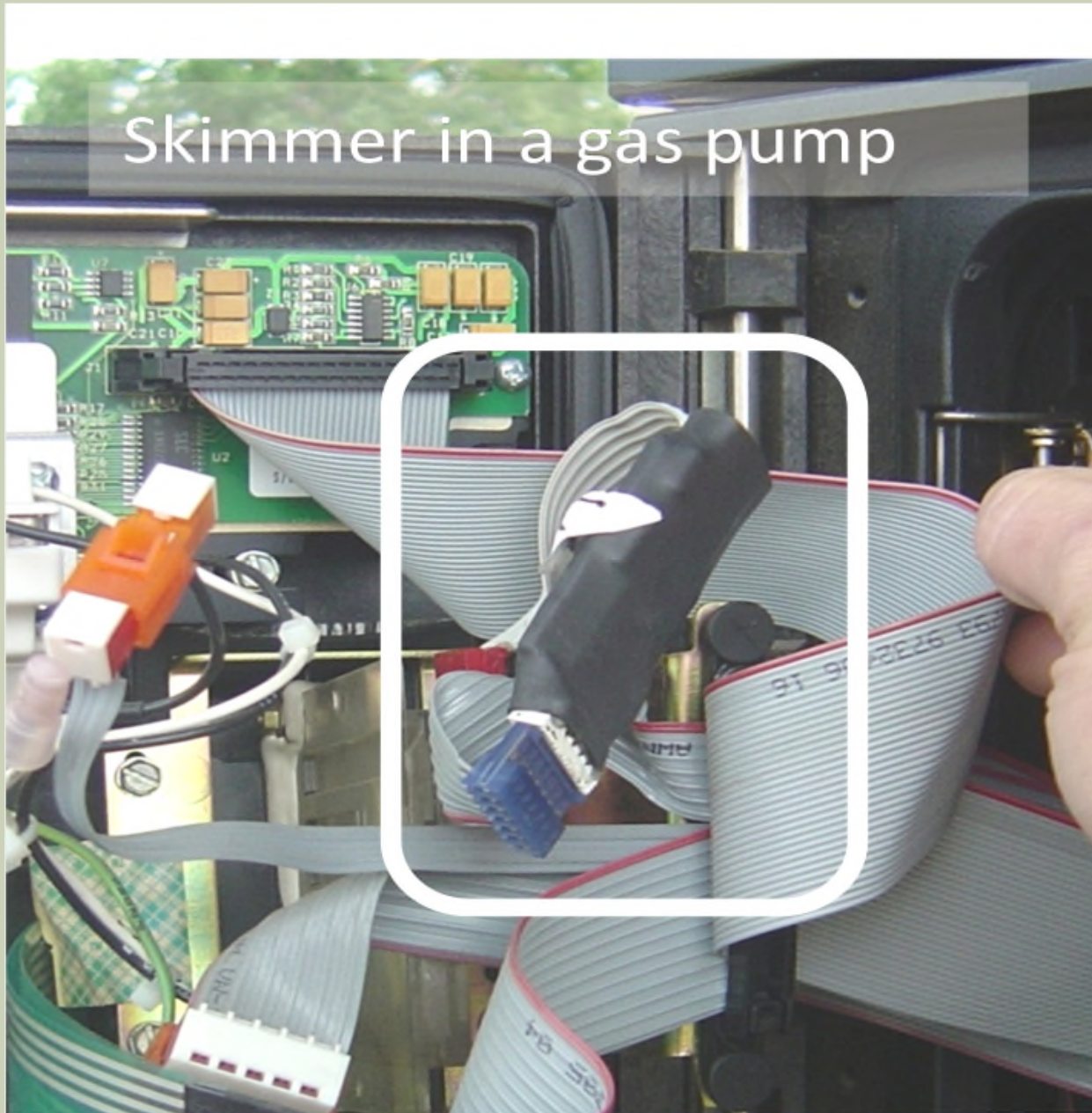


Another modified unit with one of the added devices rearranged:





Skimmer in a gas pump



# **WAYS TO PROTECT YOURSELF**

# CREDIT CARDS VS DEBIT CARDS

- Debit cards and checking accounts
  - Liable for \$50 if reported to your bank within two days of the crime
  - Liable for \$500 if reported within 60 days of when your statement is mailed to you
  - Taken right out of your account so you may start to incur fees
  - Bank may pay you back
- Credit cards
  - Liable for \$50 if reported within 30 days or a reasonable period of time
  - You don't pay until it is investigated

# MAIL FRAUD

- Steal-Me Flags
- Check Washing
- It's 2:00 a.m. – time to go to work and steal mail

# GENERAL SUGGESTIONS

- With Identity Theft, it's not a matter of if you will become a victim, it's a matter of when you will become one.
- Review your credit card and bank statements carefully each month.
- Keep your personal information secure in your home
- Photocopy documents in your purse/wallet
- Photograph the expensive items in your house
- Shred your documents before throwing them away
- Review your credit report each year.

# HOW TO PROTECT YOURSELF

- **Fraud Alert:** Denies businesses granting you credit until they can call you and confirm you do indeed want the credit.
- **Credit Freeze:** More stringent type of fraud alert with fees. Not easy to get new credit.

# MAIL SUGGESTIONS

- **Do not keep mail in your mailbox**
  - Take to the Post Office or secured mailbox
  - Remove your incoming mail as soon as possible
  - Consider a PO Box
  - Pay or receive bills electronically
  - Shred bills when you are done with them
  
- **Checks**
  - Put your first initial, last name on your checks
  - Do not put your license number on the check
  - Pick up new checks at the bank
  - Use a gel pen

# COMPUTER SUGGESTIONS

- Have a junk e-mail address for junk mail
- Use one credit card for all online purchases
- Invest in good computer virus software
- Delete the cookies files routinely
- Do not open emails from someone you do not know
- Change your passwords frequently and don't use the same passwords for different accounts (data breaches)



# CHECK YOUR CREDIT HISTORY

- [www.annualcreditreport.com](http://www.annualcreditreport.com)
  - Equifax
  - Experian
  - TransUnion
- 1-877-322-8228
- Annual Credit Report Request Service  
PO Box 105281  
Atlanta, GA 30348-5281  
(see form)

# OPT OUT

- Reduce your amount of junk mail
  - Direct Marketing Association allows you to opt out of receiving unsolicited commercial mail from many national companies for five years
    - \$1 fee
    - [www.dmachoice.org](http://www.dmachoice.org)
    - Send letter to:
      - DMAchoice
      - Mail Preference Service
      - PO Box 643
      - Carmel, NY 10512

# OPT OUT

## ■ Credit Bureaus

- Enables consumers to opt out of all pre-approved credit offers
  - 1-888-567-8688
- Write them a letter and state you do not want personal information about yourself shared for promotional purposes

Equifax, Inc.

Options

PO Box 740123

Atlanta, GA 30374-0123

TransUnion

Marketing List Opt Out

PO Box List Opt Out

Jackson, MS 39288-7328

Experian

Consumer Opt Out

701 Experian Parkway

Allen, TX 75013

# DO NOT CALL

- **National Do Not Call Registry**

- 1-888-382-1222
- [www.donotcall.gov](http://www.donotcall.gov)
- Does not apply to charity work or political calls
- To avoid political phone calls, do not put your phone number on your voter registration card

# WHAT TO DO AFTER YOUR IDENTITY HAS BEEN TAKEN

- Fraud Alert on your credit
- Cancel affected accounts
- Police Report
- Monitor credit reports and dispute any fraudulent accounts

# RESOURCES

- Boulder County Ombudsman 303-441-1173 (information and advocacy for long-term care (free service))
- Boulder County Aging Services 303-441-3570
- Longmont Senior Center
- BC Adult Protection Services 303-441-1000
- Federal Trade Commission [www.ftc.gov](http://www.ftc.gov)
- <https://www.longmontcolorado.gov/departments/departments-n-z/public-safety-department/public-safety-services/identity-theft-victim> or just Google Longmont Police Identity Theft

# RESOURCES

- TransUnion ([www.transunion.com](http://www.transunion.com)): 1-800-680-7289 or
- Equifax([www.equifax.com](http://www.equifax.com)): 1-800-525-6285 or
- Experian([www.experian.com](http://www.experian.com)): 1-888-397-3742

**Questions?**