

# Personal Safety and Fraud Prevention



Jill Mecklenburg  
Certified Crime Prevention Specialist  
Richfield Police Department

Richfield Public Safety

# Crime Prevention



- Is everyone's responsibility
- Not just a job for the police

- Crime can be reduced by remembering to lock our doors, knowing about con games, and watching out for our neighborhoods

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# The Good News

- National crime rate declining over the last 10 years
  - Violent crime declined 13% in 2010
  - Property crime declined 6% in 2010
- Richfield's crime rate declining over the last 7 years
  - Violent crime declined 13% in 2010
  - Property crime declined 9.8% in 2010

# Breakdown of Victimization of Violent Crime (2010)

Age	Population	Total
12-14	12,102,730	27.5
15-17	12,332,800	23.0
18-20	13,109,120	33.9
21-24	16,757,880	26.9
25-34	41,712,030	18.8
35-49	63,157,240	12.6
50-64	58,096,490	10.9
65 or older	38,693,630	2.4

# Some Bad News for the Ladies

- **Males and females had similar rates of violent victimization**
- **Historically males, ages 14-24, have been the primary victims of violent crimes**

# Reasons Crime Rate is Down

Despite the declining economy, crime rates continue to decline. *Why??*

According to criminologists...

Incarceration – more offenders in jail	Social Programs – keep youth engaged
Policing – more proactive, more cameras	Demographics – less youth to commit crime

## Recent Richfield Stats

Crime	2010	2011
Aggravated Assault	35	30
Simple Assault	243	263
CSC	17	12
Robbery	34	39
Residential Burglary	107	126
Non-Residential Burglary	36	35
Larceny	679	657
Theft from Vehicle	215	206
Controlled Substances	229	209
Vandalism	284	280

## The Bad News

### Theft from Vehicle



Richfield	
2010	215
2011	206

## Dial 9-1-1 For Help



### ● Police



### ● Fire



### ● Medical



## When Should You Dial 911?

- > To report a crime
- > **To report suspicious activity**
- > To report an accident
- > To report an audible alarm
- > To report a fire
- > To contact poison control
- > To contact animal control



## Examples of Suspicious Activity



- > Someone you don't recognize coming out of your neighbor's home or apartment
- > Someone seen with a weapon
- > Someone loitering in the area, peering into cars or buildings
- > Someone being forced into a vehicle
- > Alarms sounding, glass being broken or gunshots

## Perception Is Everything

How does your home appear to a burglar who is looking for a target? Your home needs to have a lived-in look and needs to minimize areas easily accessible to the burglary opportunist.



## Perception is Everything

- Close and lock your doors and windows
- Close the garage door(s)



## Deadbolt Locks



## Perception is Everything

- Use outdoor motion detectors to turn on bright lights. Be sure they are mounted high enough to prevent tampering or disabling of the lights.
- **Never leave valuables in sight through windows.**



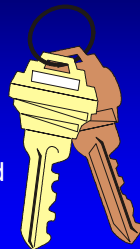
## Perception is Everything

- Never leave an answering machine message indicating that you are not at home. Instead, just say you cannot come to the phone right now.
- Never post on your Facebook page (or other social networking site) that you'll be out of town or on vacation!



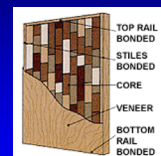
## Perception is Everything

- Burglars many times will look in mailboxes, under mats and above doors for a key. Don't leave keys outside your home.
- If you are having your car parked or serviced, remove your house key from your key ring.



## Locking Hardware

- If your exterior doors are hollow core - replace them with solid wood, steel or fiberglass doors.
- If you have double-hung windows, bolt the upper and lower sashes together or insert a metal bar in the track to prevent forced opening.



## Locking Hardware

- Know who has the keys to your house. If you are unsure - have your locks re-keyed.
- To secure sliding glass doors, add a bolt lock or use a "charley bar" to block the door closed.



## Locking Hardware

- Install high quality deadbolt locks on all exterior doors. Remember, the garage service door is a very important door to have a good deadbolt lock.



## Locking Hardware

- ALWAYS install heavy duty strike plates with long screws that attach to the stud behind the door frame. A high quality deadbolt is a waste of money if a heavy duty strike plate is not installed!



## Locking Hardware

- Lastly, the best locks in the world are worthless if you don't lock them! A lock is just a piece of useless metal on your door if you don't use them all of the time!



## At Home

- Always lock your doors and secure your windows.



- Invite a friend or neighbor to visit when a repair person is in your home.



## Visible Address & Eye Viewer





## Out and About

- Use the **buddy system** ~ shop, run errands and exercise with a friend
- If possible, schedule errands early in the day
- While walking to your car, have your key ready in your hand
- Before getting into a car ~ check the back seat
- Get into your vehicle and lock the door right away



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## Out and About

- Be **ALERT** and observant.
- Many crimes are crimes of opportunity. A dangling handbag may invite a purse snatcher. An unlocked door may invite an intruder. **If you eliminate the opportunity, you may avoid the crime.**



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## In Your Vehicle



- Park in a well-lit area.
- Lock your car...even if you're just running into the store for a minute.
- Never leave your purse or bag in your car. Place them out of sight or in the trunk.



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## Out Shopping



- When you take out your wallet, don't reveal your money or credit cards.
- Use a belly bag to carry your wallet. If you do use a purse, it should be carried close to your body with the clasp or flap towards you.
- **Don't leave or set your purse in the shopping cart, on the back of the door or on the floor in restrooms, theaters, restaurants, or other public places.**



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## Common Scams and Fraud Prevention

## Lottery Winner

Contacted by letter or email, the scam informs you that you have won the lottery in a foreign country or your name was drawn from a list of donors to various charities. To help pay the applicable taxes and fees, a fraudulent check is enclosed. You must endorse, deposit in your account and send them money.



Foreign lotteries are illegal!

## Mystery/Secret Shopper Scam

Residents have received official looking letters and checks ranging from \$3600 - \$7800. The names of the fake companies vary -- "Express Shoppers," "Mystery Shopper," and "Winston Marketing Services" -- and may even mirror the name of a real company. Victims who received checks were told to cash them and immediately wire money as part of a training mission to evaluate a Western Union or check-cashing outlet at a Wal-Mart. If cashed, the checks would bounce, leaving the victims on the hook for the amount of the cashed checks.

## Grandchild in Jail (Canada or Mexico)



A senior receives a call from a young person claiming to be their **grandchild** (uses actual name). The caller is very convincing and urgent. They say they only are allowed one call and need thousand of dollars wired to them. An area person has lost \$5,000 to this **scam**. She was sure it was her grandchild calling.

## Nigerian Scams



- Residents receive letters from a Nigerian "prince," "chief," or "doctor."
- The letter asks the resident for his or her bank account to assist in transferring money to this country (often \$10,000.00 or more).
- The resident is then offered a percentage of the money (as much as 30%).
- Consumers are asked to pay a tax or fee to prove their honesty.



## Fake Money Orders



- You receive a fraudulent Postal Service money order and an accompanying letter asking you to cash it at your bank.
- If you return 50% of the cash to the address on the letter, they will mail you more money orders in the future.

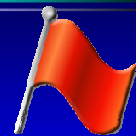
## You Have a Warrant!

- You receive a phone call to your home stating that you have an active warrant for your arrest. When you challenge the caller, they ask for your social security number as well as other personal information to look up your information in their "computers."



## March of Dimes

- Richfield resident received a call and agreed to fundraise in his neighborhood. Received packet but felt it was **suspicious**. Called 1-800 number to cancel but it was disconnected.
- Address listed was P.O. Box



## *America's Fastest Growing Crime??*

## *Identity Theft*

### How Does It Happen?



Personal information is taken from:

- Credit cards, financial statements, checks, driver's license, receipts, bank documents, bills, medical records, and surveys
- New accounts are opened without your knowledge

### Don't Be An Easy Target



- Guard your personal information
- Stop junk mail, tear out mailing labels, shred documents
- Send mail from the post office
- **NEVER** give out credit card # for verification purposes
- Know billing cycles / monitor credit card statements
- Check your credit report annually
- Reduce the number of credit cards you have



### Common Ways Thieves Steal



- Your Mailbox
- The Trash
- Your Car
- In Your Home and Office



### Identity Thieves Look for:

- Name
- Address
- Date of Birth
- Social Security #
- DL #
- Mom's maiden name
- Account numbers
- CC expiration dates
- Security codes from the back of credit cards (CCV)
- User IDs for online
- Passwords
- PINs



## Your best kept secret *should* be...

### Your Social Security Number

- > **Avoid** giving it out. **Ask:**
  - Why do you need it?
  - What is it used for?
  - Is there a law that I have to give it to you?
  - What will happen if I don't give it to you?
  - How will it be protected?
  - Who has access to it?



## On the Phone



- A thief may pose as a bank or credit card company employee
- **NEVER** give out information without verification, **EVER!**
- Don't let someone manipulate you over the phone



## Stop Junk Mail and Calls



- > "Opt-Out" on pre-approved credit offers from the three major credit bureaus, call: 1-888-567-8688
- > **National Do Not Call Registry** - [www.donotcall.gov](http://www.donotcall.gov)
- > Remove your name from marketers' unsolicited mailing lists register online: [www.dmchoice.org/MPS](http://www.dmchoice.org/MPS)

By Mail \$1: Direct Marketing Association  
Mail Preference Service  
1120 Avenue of the Americas  
NY, NY 10036-6700

## Stop Junk Mail and Calls

- Whenever you donate money, order a product, or fill out a warranty card, write in large letters, "**Please do not sell, trade or give-away my name & address.**"
- If you order by phone, say "**Please mark my account so that my name is not traded or sold to other companies.**"
- Tell telephone solicitors to "**Please permanently place me on the DO NOT CALL list,**" then hang up.

## Shop Smartly On-line

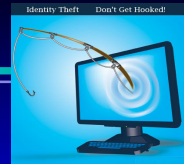
- Use a secure browser ([https:](https://))
- Shop with companies you know
- Check the company's on-line privacy policy
- Keep a record
- Opt out of sharing info
- Do not disclose your pin numbers or other sensitive information in connection with a purchase unless you are absolutely positive that you are dealing with a reputable company.



## On-line Phishing

An attempt to fraudulently acquire usernames, passwords, and credit card details by masquerading as a trustworthy entity.

- Do not open "spam" email, or "click" on attachments, images, or links in e-mail messages, instant messages, or pop-up messages.



## Phishing



Wells Fargo Online Important Notice

February 16, 2006

Dear Online Customer,

As part of our security measures, we regularly screen activity in the Wells Fargo Online Banking system. We recently noticed the following issue on your account. A recent review of your account determined that we require some additional information from you in order to provide you with secure service. ID Number: [REDACTED]. For your protection, we have limited access to your account until additional security measures can be completed. We apologize for any inconvenience this may cause. Please log in to Wells Fargo Online Banking system to restore your account access as soon as possible.

You must click the link below and log in Wells Fargo Online Banking page to complete the verification process.  
<https://online.wellsfargo.com/verify>

We thank you for your prompt attention to this matter. Please understand that this is a measure intended to help protect you and your account.

Sincerely,

Wells Fargo Online  
Account Review Department

Scammers send out mass emails usually indicating that the financial institution has experienced problems with your account. The email typically indicates that the account may be frozen if you do not act quickly by clicking on an Internet link on the page.

## Off & On-Line Safety

- Generally, you can operate safely on the Internet but use common sense
- It's okay to be skeptical
- Remember to **lock** your computer and turn it off at night
- Make sure that your operating system and software are updated on a frequent basis (keep patches current)
- **PATCH! PATCH!! PATCH!!!**
- Use a firewall

## If You're A Victim



- > Contact the fraud departments of the three major credit bureaus
- > Call creditors/ banks/ loan officers
- > File a police report
- > Check your investment accounts, lines of credit, bankruptcy, criminal history, cell phones

## Credit Bureaus

**Equifax** [www.equifax.com](http://www.equifax.com)

To order your report, call: 800-685-1111

To report fraud, call: 800-525-6285

**Experian** [www.experian.com](http://www.experian.com)

To order report, call: 888-397-3742

To report fraud, call: 888-397-3742

**Trans Union** [www.tuc.com](http://www.tuc.com)

To order your report, call: 800-916-8800

To report fraud, call: 800-680-7289

## Recovery & More "Clean-up"



- > Contact the postal inspector if mail fraud has occurred
- > Request a "fraud alert" to be placed in your files
- > Close all existing accounts
- > Request password only access for change of address on all accounts
- > Choose your PIN wisely

## More Help

- > Federal Trade Commission
  - > [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft)
  - > or 1-877-IDTHEFT



# Questions

