



# Self-Protection: Avoid Becoming a Crime Victim

## BASIC SAFETY TIPS

- Avoid dark, poorly lit areas!
- Always conceal valuables (money or a cell phone).
- Be aware of who is around you
- If someone looks suspicious, get away from him or her.

## Guard Your Credit Cards

- Thieves use "skimmers" to steal information off the magnetic strips on credit cards.
- Do not let your card out of your sight. When dining out, carry it to the cashier yourself.
- Don't use debit cards. They do not protect you or your bank account from theft.

## Monitor Your Wallet or Purse

- Know what's in it. Keep a xerox of the contents of your wallet in a safe place so you can quickly call creditors if your wallet or purse is stolen.
- Do not ever carry your social security card in your wallet or purse.
- Don't carry what you don't need. Weed through periodically and take out what you don't use.
- Don't carry all your credit cards in your wallet or purse. (This will slim your silhouette, too!)

## Keep an Eye on Your Bank Accounts

- If you know how much you have in your accounts, you'll notice if someone skims anything from your account.

## Be Cyber Wise

- Make sure you have anti-virus software on your computer and update it at least once a year.
- Delete email if you don't recognize the sender.
- Do not open attachments unless they are from people you trust.
- Do not let your computer remember your passwords.

## AVOID BECOMING A VICTIM OF FRAUD

The U.S. Post Office has created an excellent flyer, *Do You Know the Warning Signs of Fraud?* You can learn more at their fraud education and prevention web site, [deliveringtrust.com](http://deliveringtrust.com).

## Warning Signs of Fraud

- Sounds too good to be true.

- Pressure on you to “act right away.”
- Guarantees success.
- Promises unusually high returns.
- Requires an upfront investment – even for a “free” prize.
- Buyers want to overpay you for an item and have you send them the difference.
- Doesn’t have the look of a real business.
- Something just doesn’t feel right.

### **Play It Safe**

- Never click on a link inside an email to visit a Web site. Type the address into your browser instead.
- It’s easy for a business to look legitimate online. If you have any doubts, verify the company with the Better Business Bureau.
- Only 2% of reported identity theft occurs through the mail. Report fraud to the Federal Trade Commission at ***ftc.gov/complaint***.
- Retain your receipts, statements, and packing slips. Review them for accuracy. Shred confidential documents instead of simply discarding them in the trash.

### **Fraud Facts**

- Your bank will never email or call you for your account number.
- Don’t wire money to people you don’t know.
- Be cautious of work-at-home job offers.
- Check out the company with the Better Business Bureau.
- There are no legitimate jobs that involve reshipping items or financial instruments from your home.
- Foreign lotteries are illegal in the U.S. You can’t win, no matter what they say.
- Check your monthly bank statements for charges you don’t recognize.
- Order a copy of your credit report from each of the three national credit bureaus once a year from ***annualcreditreport.com***.

### **Get Involved**

- It’s never too early to become an informed consumer. Point out “too good to be true” offers to your kids, and teach them to be skeptical.
- Take an active interest in the financial activities of your aging parents.
- Share information about scams with friends and family. Use social networking to keep them safe.