

November 2009

Preventing Credit Card Fraud

CRIMINAL ACTS

A thief goes through trash to find discarded receipts or carbons, and then uses your account numbers illegally.

A dishonest clerk makes an extra imprint from your credit or charge card and uses it to make personal charges.

You respond to a mailing asking you to call a long distance number for a free trip or bargain-priced travel package. You're told you must join a travel club first and you're asked for your account number so you can be billed. The catch! Charges you didn't make are added to your bill, and you never get your trip.

Credit and charge card fraud costs cardholders and issuers hundreds of millions of dollars each year. While theft is the most obvious form of fraud, it can occur in other ways. For example, someone may use your card number without your knowledge.

It's not always possible to prevent credit or charge card fraud from happening. But there are a few steps you can take to make it more difficult for a crook to capture your card or card numbers and minimize the possibility.

FRAUD TIPS DO:

- Sign your cards as soon as they arrive.
- Carry your cards separately from your wallet, in a zippered compartment, a business card holder, or another small pouch.

- Keep a record of your account numbers, their expiration dates, and the phone number and address of each company in a secure place.
- Keep an eye on your card during the transaction, and get it back as quickly as possible.
- Void incorrect receipts.
- Save receipts to compare with billing statements.
- Open bills promptly and reconcile accounts monthly, just as you would your checking account.
- Report any questionable charges promptly and in writing to the card issuer.
- Notify card companies in advance of a change in address.

SERVICE-PRIDE-INTEGRITY



GARDEN CITY POLICE
COMMUNITY SERVICES

**CITY DEPARTMENT
PHONE NUMBERS**

EMERGENCY- 911
POLICE 793-1700
DETECTIVE BUREAU 793-1710
CITY HALL 793-1600
21ST DIST. COURT 793-1680
BUILDING DEPT. 793-1650
CITY CLERK 793-1620
LIBRARY 793-1830
MAPLEWOOD CTR. 793-1850
PARKS & REC. 793-1880

Credit Card Fraud Tips

FRAUD TIPS DON'T

- Lend your card(s) to anyone.
- Leave cards or receipts lying around.
- Sign a blank receipt. When you sign a receipt, draw a line through any blank spaces above the total.
- Write your account number on a postcard or the outside of an envelope.
- Give out your account number over the phone unless you're making the call to a company you know is reputable. If you have questions about a company, check it out with your local consumer protection office or Better Business Bureau.

REPORTING LOSSES AND FRAUD

If you lose your credit or charge cards or if you realize they've been lost or stolen, immediately call the issuer(s). Many companies have toll-free numbers and 24-hour service to deal with such emergencies. By law, once you report the loss or theft, you have no further responsibility for unauthorized charges. In any event, your maximum liability under federal law is \$50 per card.

If you suspect fraud, you may be asked to sign a statement under oath that you did not make the purchases.

FEDERAL TRADE COMMISSION

The FTC works for the consumer to prevent fraudulent, deceptive, and unfair business practices in the marketplace and to provide information to help consumers spot, stop, and avoid them.

To file a [complaint](#) or to get [free information on consumer issues](#), visit ftc.gov or call toll-free, 1-877-FTC-HELP (1-877-382-4357); TTY: 1-866-653-4261. The FTC enters consumer complaints into the [Consumer Sentinel Network](#), a secure online database and investigative tool used by hundreds of civil and criminal law enforcement agencies in the U.S. and abroad.

WATCH BLOCK NEWS

Neighborhood Watch Meetings are still continuing. They are being held during the months of October, December, March and May. Every meeting is held at the Maplewood Community

center at 7PM and are normally during the first week of the month. The December meeting will be held on Wednesday the 2nd. This will be our annual Christmas

party. Please come and bring a dish to pass. If you have any questions or topics you wish to discuss, please let me know. Thank you,
Det.Sgt. Brian Aure'

NEIGHBORHOOD WATCH BLOCK / CITY CRIME STATS

October Crime Statistics—Cases Reported

Arson 3
Breaking & Entering 8
Larceny 23
Sexual Assault 4
Stolen Vehicles 9
Assaults 44
Murder 0

Robbery 5
Public Peace 6
Fraud 9
Runaway 1
Drugs 4
Property Damage 24

The numbers listed are statistics for the entire city during the month listed