

Fraud Prevention Tips and Information from the Sutter County Sheriff's Office

The Federal Trade Commission reported that 9.9 million people have had their identities stolen. The Sheriff's Office recommends taking the following steps in an effort to reduce your exposure to financial crime:

ORDER A COPY OF YOUR CREDIT REPORT ANNUALLY

Your credit report contains vital information about you and your financial habits. Reviewing a copy annually may catch discrepancies or errors that could be red flags or indications that you have fallen victim to a financial crime.

In December of 2003, the Fair and Accurate Credit Transactions Act was passed into law. The most beneficial aspect of this law is the launch of www.annualcreditreport.com, which entitles every American consumer to a free copy of their credit report once a year. The site is sponsored by the 3 major credit bureaus. A copy of your report may be obtained by contacting [Experian](#), [Equifax](#), [TransUnion](#).

DON'T CARRY YOUR SOCIAL SECURITY CARD IN YOUR PURSE OR WALLET

Place important forms of identification such as social security cards, birth certificates, and passports in a safe deposit box or fireproof safe to avoid having them stolen or misplaced. Only carry these documents when you absolutely need to present them.

PROMPTLY REMOVE MAIL FROM YOUR MAILBOX

Thieves will steal your mail and other important documents from your mailbox in an attempt to gather personal information. Be sure to have the post office hold your mail if you plan on being away from your residence for an extended period of time. These forms may be obtained on-line at <https://holdmail.usps.com/holdmail/landingView.do>.

PAY ATTENTION TO YOUR CREDIT CARD BILLING CYCLES

If you are aware that a bill has not arrived when it should have, follow up with that company to ensure it was mailed and on what day. Missing mail may be an indication that an identity thief has stolen your mail and changed the address on the account.

KEEP AN EYE ON YOUR CREDIT CARDS

In the course of a day, think of how many times you present your credit card to a stranger in order to complete some sort of transaction. Most times, the transaction is completed right in front of you. On some occasions however, your card will need to be taken to a machine located elsewhere so that it can be swiped and processed. It is during the time that your card is out of your sight that an act of skimming may be occurring.

PURCHASE A SHREDDER

Shredding all of your important documents and personal information once you no longer need it is a major step in the prevention of financial crime. Thieves will steal your discarded mail including bank and credit card statements, pre-approved credit offers, old tax information, and cancelled checks. Look for a cross cut shredder, which shreds the documents into confetti as opposed to a strip cut shredder which only shreds the documents into strips, allowing a patient thief to tape the documents back together.

BE CAUTIOUS OF REQUESTS FOR INFORMATION VIA THE TELEPHONE OR INTERNET

Thieves will often attempt to entice you into providing your information to them over the telephone or internet while posing as legitimate companies or government agencies. Often times these con artists will use high pressure sales tactics to convince you to give out personal information to them. Every year, 40 billion dollars are lost through telemarketing fraud.