

TIPS TO PROTECT YOURSELF FROM BECOMING A VICTIM OF FRAUD AND IDENTITY THEFT

1. Do not print your social security number on your checks.
 2. When renewing your driver's license, ask DMV to use an identification number, not your social security number.
 3. Shred all credit card offers and statements before putting them in the trash.
 4. Never leave mail in your mailbox for pick-up and be sure to check your mail regularly.
 5. When you go away, be sure to have the post office put a hold on your mail and have your newspaper held.
 6. Never keep your PIN in the same place as your credit cards and/or ATM cards.
 7. For work on your home or yard, find a reputable company. Check their claims of licenses and certifications. Ask for references and check them. If they refuse to provide references, do not use them.
 8. Before you give a repairman any money, check him out thoroughly. Get a written contract before you pay a deposit or advance. Always get an estimate from another licensed contractor before signing a contract.
 9. Never respond to an email that claims to be from your internet service provider asking you to resubmit or verify your credit card information.
 10. Never, ever respond to an email claiming to be from your bank that wants you to enter your account number or any credit card numbers.
 11. If a telemarketer calls and says you have won a prize but you need to pay the taxes on it, the shipping fees to send it, or the insurance to cover sending it – HANG UP – it is a scam. Always get the name and extension or employee number of the telemarketer that you are talking to – especially if you plan to purchase something.
 12. If you take part in online auctions, keep all emails verifying your payment and all communications from the seller until the deal is complete and you are satisfied with the item. Use Paypal when available. Paypal is very buyer friendly when it comes to resolving disputes.
 13. Keep a list of your credit card and bank account numbers and phone numbers in a safe place so if your purse/wallet is stolen you can immediately call them. The faster you act, the quicker the thief is blocked.
 14. Bank online if possible. It's easier and, so far, it's proven safer.
 15. Try to have someone with you when you run errands.
 16. Get to know the person who organizes your neighborhood watch program. Call him/her if you suspect anything suspicious. Many times he/she will already know about potential scams in the area.
- If you are a victim of fraud or identity theft, you need to contact the Chesapeake Police Department at 382-6161

