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Eye-opening Lafayette Police Community Forum on ID theft and fraud

By B. B. Kaye

Lafayette Police Chief Eric Christensen shared important tips on how to avoid the latest identity theft and fraud scams before a large turnout Dec. 6 at the Lafayette Veterans Memorial Center.

Christensen said that identity theft is a crime anyone can easily fall prey to, calling it a relatively low-risk endeavor. Bank robberies average less than \$2,000, the odds of being caught are extremely high, and jail time for such offenses is very long. But identity theft is considered to be a "victimless" crime, so jail time is low, and the average take for a single such fraud is \$5,000. In 2016, one out of every 16 Americans reported some kind of identity theft, and losses amounted to \$16 billion. In California alone, four million people fell victim to ID theft.

The chief named tax fraud the No. 1 type of ID theft, cautioning that if you get multiple return statements or paystubs from employers you don't know, or you are told by tax agencies that you have already received the refund you were waiting for, your information may be stolen. "It's hard to get through that phone-tree," Christensen said. "Usually an hour-and-a-half to two hours, but they'll fix it for you. Make sure you write down the name of everyone you talk to. And come to us! Reporting it is very important."

The most frequent way that people lose a credit card or other valuables is by leaving them in a car. Thieves go "rooting" from car-to-car to see which one is unlocked and if something entices they may even break a window to steal it. This year, one Lafayette resident lost \$25,000 in cash by leaving it in his car.

What else was in that bag? Losing your driver's license could lead to "you" buying a house somewhere. If your address or keys were in it, you should rekey all of your door locks. Christensen recommends blacking out the address on a copy of your auto registration card. Keep the copy in your car to produce in the eventuality of an accident, and keep the original at home.

Outright possession of a credit card is not needed to perpetrate a fraud. Cheaply acquired card readers are so small that they can be concealed in a hand, and dishonest employees can scan a card in between your table and the legitimate reader at a restaurant you dine in, or behind the counter at any business.

A good thing about credit cards is that consumers are responsible for no more than \$50 of a loss. An ATM card, on the other hand, is a direct open window into your account, and not protected by a liability limit. In spite of this, many people write their pin number on the card itself, in essence saying, "Here you go; clean me out!"

The Lafayette Police Department recently captured a credit card fraud ring. Operating out of a hotel room, the criminals gathered letters from mailboxes at night, and used equipment set up in their room to print credit cards.

Christensen showed security camera footage from around Lafayette, taken in the wee hours of the night, showing thieves emptying mailboxes. This is especially common around Christmas time, not only for identity thieves, but because bonus checks and gifts travel by mail at this time of year. Bank statements, mortgage invoices, bills, or almost anything with your name and address on it can be tools for thieves to set up false credit card accounts in your name, to buy a car, or even a house. The chief advised emptying your mailbox every day, and having the post office stop your mail if you go away for a few days. Never leave mail in the box overnight.

Checks can be "washed" - dropped in a plastic container with acetone or brake fluid for a few moments. The pen ink dissolves, leaving a nice blank check for thieves to fill in. Lip balm applied over your signature before the bath preserves your John Hancock, and away the thieves trot with your hard-earned dough. "But if you write your checks with a fine Sharpie pen," said Christensen, "that ink sinks into the paper and cannot be removed."

A way to prevent theft of your paper trail is by going paperless. Use online payment methods and ask for email statements, instead of having your important information sitting in a vulnerable mailbox. Shred everything before you put it out for recycling. Make sure to use a cross-cut shredder; long-cut shreds are easily reassembled with tape.

Christensen said that phone scams are very common. The rule of thumb is, if someone calls you - no matter how official or professional they sound, even if they say they are from a bank, charity, bill collector, utility, insurance, or medical organization that you feel that you recognize - never give them any personal information whatsoever. Try to get their telephone number: this may be a valuable clue for the police. Be polite, hang up, and then call the listed telephone number for that organization. Tell them that someone has called in their name, and then call the police. Do not call any number provided by a caller or an email, and never answer texts claiming your account is compromised. Never, ever click on a link in any email, even if it looks just like official bank correspondence. If you are unsure, contact the bank directly through the telephone number on your card, or through its official website.

If you suspect that your information has been compromised (getting bills for things you did not buy, medical treatment you didn't have, or seeing purchases you did not make on a statement), make sure to file complaints with the police department and the Federal Trade Commission, inform the Social Security Administration, place a fraud alert on your account and contact your creditors. The chief said informing the police is a critical step in proving your innocence, recovering anything and putting the baddies away. It's also a good idea to do one free yearly credit report with each of the big reporting agencies, and you may want to consider placing a credit freeze on your accounts.

Christensen noted, "Our Lafayette Police Department is so successful because of the help we get from you,

our community - the equipment you buy us, the tips and information you give us. It's a partnership with you. We have an 83 percent solve rate for burglaries here; the national average is 12 percent."

Reach the reporter at: info@lamorindaweekly.com

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