THEFT

CAROL
N JANE HENRY
VN HARRY
RAY DONN
ANNA
NY PAUL
Y SUE
WARD
JOHN B
AIL SHO
DY CO
ALLEN JES
STEVE
MES LAU
A PAT
NETH MARYANN GEO
CHARLES
RTHA HERMAN DOT
Y BARBAR
TRICIA JODIE

Identity Theft

"When Bad Things Happen To Your Good Name"

NEW HARTFORD POLICE DEPARTMENT
32 KELLOGG RD - NEW HARTFORD, NY 13413
BUSINESS (315) 724-7111 EMERGENCIES DIAL 911

Identity Theft

During the course of a busy day, you may write a check, use a charge card, send out a payment in the mail, apply for credit, order merchandise via the phone or internet or a multitude of other things relating to items of identity. Chances are everything will go well, but there are those out there that will take advantage of the information you have supplied.

Identity Theft

During the past decade a new variety of crime has emerged, Identity Theft. Every time you use your various forms of identification you share your personal information with others. Some recipients of this information may take advantage of it and use it in ways you did not approve. An example would be to use your information to open a credit card account in your name without your knowledge.

How ID Theft Occurs

- Stolen wallets and purses containing ID and credit cards.
- Stolen mail, both incoming and outgoing. This may include bank and credit card statements, personal checks, tax information, etc.
- Rummage through trash at your home or from a business you visited.
- Intercepted or diverted internet activity.

What Do They Do With Your ID

- Open credit card accounts in your name, using a false address.
- Establish phone or wireless service in your name.
- Open bank accounts and write bad checks in your name.
- Take out loans in your name.

Identity Theft

- You can't completely prevent ID theft from occurring.
- You can reduce the chances of it happening to you by taking some precautionary steps.
- Should you find that you have had your identity stolen,you can call the Federal Trade Commission's (FTC) Identity Hotline at 1-877-IDTHEFT (438-4338) for assistance.

How To Minimize Your Risk

- Find out how your supplied information will be used, who gets it, will it be sold to others, etc.
- Pay attention to your credit card bills, watch for activity you didn't conduct, note your billing cycles and look for the bill in the mail.
- Guard your mail from theft. Put outgoing mail in the post office, not in your mailbox.
- Don't give out your personal information unless you know who it is and you know how they will use it.

How To Minimize Your Risk

- Keep items with personal information in a safe place. Don't leave personal items out in the open, even in your room or office, put it out of sight.
- Shred or tear up your receipts if not needed. This is for ALL types of receipts, doctors office, pharmacy, credit applications, etc.
- Order a copy of your credit report annually and review it. Make sure it is accurate.

Credit Bureaus

- EQUIFAX – http://www.equifax.com/
  - 1-800-685-1111
  - P.O. Box 740241, Atlanta, GA 30374-0241
- EXPERIAN – http://www.experian.com/
  - 1-888-397-3742
  - P.O. Box 2104, Allen, TX 75013
- TRANSUNION – http://www.transunion.com/
  - 1-800-916-8800
  - P.O. Box 1000, Chester, PA 19022

Victim? What To Do

1. Contact the fraud department of each of the three credit bureaus.
2. Contact the creditors of any account(s) that have been opened or tampered with.
3. File a report with the local police department or the police department where the theft took place. New Hartford Police Department will take ID theft reports and investigate the incident.
    1. Always insist on a written police report and obtain a copy as soon as you can!.

What Next?

- Stolen mail? – U.S. Postal Inspector – http://www.usps.gov/websites/depart/inspect
- Credit Card accounts – contact and verify that no unauthorized activity has occurred. Advise them to be on the lookout for new account requests.
- Bank accounts – close the account(s) immediately if they have been tampered with. Open new accounts with new PINs. This includes savings, checking and ATM cards, IRAs, etc.

Federal and State Protection

- Federal - Identity Theft and Assumption Deterrence Act, October 1998, 18 U.S.C. § 1028.
  - There may be others relating to individual types of crimes, such as tampering with the mail, etc.
- New York State – Penal Law, Sections 190.77 – 190.80, Identity Theft

For Additional Information

- Contact the Federal Trade Commission at:
  - 1-877-IDTHEFT
  - www.consumer.gov/idtheft
  - The most recent edition of the ID Theft book is on-line.
- New Hartford Police Department
  - 315-724-7111
  - www.newhartfordtown.com
- Your local police department where you live (permanent address)

ID Theft

Remember, ID Theft prevention begins with you.

Don’t give out your information freely.

Keep a close eye on your credit card bills.

Don’t leave your wallet / purse unattended, even in your own room or office. Put it away out of sight.

If you find that your identity has been used, report it to the local police, credit bureaus, and the creditor involved as soon as possible, and keep good records.

Other Types of Fraud

The E-Mail Fraud

The E-Mail Fraud

Philo, Raymond L.

From: GPO Federal Credit Union [memberservice@gpoconnect.com]
Sent: Monday, October 13, 2008 12:34 PM
Subject: Message from GPO, Customer Service

Importance: High

In our terms and contidions you have agreed to state that your account must always be under your control or those you designate at all times. We have noticed some activity related to your account that indicates that order parties may have tried gaining access or control of your information in your account.

Therefore, to prevent unauthorized access to your GPO Federal Credit Union Internet Banking account,you are limited to five failed login attempts in a 24-hour period. You have exceeded this number of attempts.*

To reactivate your debit card , please call: +1 (718-618-4086)

© GPO Federal Credit Union, All Rights Reserved.

The Sweepstakes Fraud

STANDARD TRUST INC
F I N A N C E

FROM THE OFFICE OF:
H.Ford,
(Vice President Finance)
STANDARD TRUST INC
6990 Somerset Street,
Saint John, NB E2K 2Y6
0ffice,1 647-219-3561

05 NOV 2008.

Claim number SED-2564-RS

RE: PRIZE WINNING PAYOUT

We are pleased to advise that you are one of the winners in the "COMPENSATION DRAW" organized for all customers of the major stores in U.S.A.and CANADA e.g. .walmart,Sears,Home Depot, Safeway e.t.c. In conjunction with the SWEEPSTAKES ASSOCIATION OF NORTH AMERICA.

Your name was attached to an ENTRY SLIP with serial number 5674599 and drew the lucky winning numbers 45-90-76-44

You are entitled to the sum of US $250,000.00(TWO hundred and fifty thousand dollars)

Payable to you by CERTIFIED CHECK, and will be delivered to you by a courier company (FedEx or UPS). You are therefore advised to contact your claims agent

KAREN RUSS : 1-647-831-2821.
Monday through Saturday ....8am...To....7pm (Pacific Standard Time), for further instructions on how to claim your big winnings.

Enclosed is a check of US $4,900.00 ,this check is for the payment of the (NON RESIDENTS) CANADIAN TAX which is applicable to your winning, that way you don't need to put up your money upfront .

This tax is payable to your tax agent by MONEYGRAM as stated below.

TAX AGENT: *MITCHELL TAYLOR*
55 Crown Street,
Saint John , NB E2L 2X6
CANADA
TAX AMOUNT; *$2,985 us dollars*

PAYMENT METHOD: *Money Gram*

*DO NOT ACT ON THIS LETTER UNTILL YOU SPEAK WITH YOUR CLAIMS AGENT (**KAREN RUSS***
for advice on how to claim your winnings.

Harold ford
(Vice President Finance)

APPROVED

MS STACK, INC. DBA ATLANTIC
COAST WATER CONDITIONING
OPERATING ACCOUNT
3181 S.E. DIXIE HIGHWAY
STUART, FL 34997

SEACOAST NATIONAL BANK
STUART, FL 34997

4875

DATE 05/11/2008

63-515
67015

PAY FOUR THOUSAND NINE HUNDRED **********DOLLARS

$ **4900.00

TO THE ORDER OF

STANLEY [redacted]
[redacted]LLMAN PL
NEW HARTFORD, NY 13413-1802

SECURITY FEATURES INCLUDED. DETAILS ON BACK

⑈004875⑈ ⑆067005158⑆ 4157049521⑈

The Vacation Scam

Compose Mail
Inbox
Starred
Chats
Sent Mail
Drafts (1)
All Mail
Spam
Trash
Contacts
Chat
Search, add, or invite
Cheryllyn Tallman
Set status here
Brian Mauldin
David Miller
feeney peter
Jennifer Strickl...
robert long
Denise A. Leson
Kara Fontenot
Lynn Hubbard
m.mjokeefe
Thomas Inc
Options Add Contact
Labels
Edit labels
Invite a friend
Give Gmail to:
Send Invite 50 left
Preview Invite

Kauai Cottages at Poipu - www.CoastlineCottages.com - Oceanfront Luxury Cottages Surf,Snorkel,Swim,Sand,Sun

« Back to Search Results Report Spam Delete More Actions

VacationRentals.com - Rental Inquiry [thomas bode] - Property #3911 Inbox X

inquiry@vacationrentals.com to me show details May 23 Reply

Images are not displayed.
Display images below - Always display images from inquiry@vacationrentals.com

Vacation Rentals .com

#1 Vacation Rentals Directory
Beach Houses & Vacation Homes
Contact Owners Direct...

VacationRentals.com Rental Inquiry
Property #3911

Property #3911
Myrtle Beach, South Carolina

thomas bode is interested in renting your vacation home in Myrtle Beach, South Carolina - Kingston Plantation Windermere 4 Bedroom Spectacular Views

Web Address: http://www.vacationrentals.com/vacation-rentals/3911.html

Check-In Date:	September 01, 2008
Check-Out Date:	September 30, 2008
Number of Guests:	3
Name:	thomas bode
Phone Number:	201 402 8020
Best Time to Call:	Any
Email Address:	thomas @thomasinc.org

Questions/Comments: Hello, I need 2 bedroom for me, my wife and my only kid. I have read the detailed information about your home. we will like to reserve it, kindly send me the quote, we dont have any pet. Dr Thomas

To contact this guest simply click reply.

About Vacation Rentals .com | Visit Our Website

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Reply Forward

Cheryllyn [redacted] to thomas show details May 23 Reply

Dear Dr. Thomas,

Thank you for your inquiry! Our unit is available for the requested dates

Here is the breakdown of charges:

Arrival Monday, Sept. 1/Departure Tuesday, Sept. 30	$ 4000.00
South Carolina 11% tax	$ 440.00
Security Deposit (Returned after unit inspection)	$ 300.00
Total Rate	$ 4740.00
50% deposit required	$ 2370.00
(Unit not reserved until deposit received)	
Final balance due 3 weeks prior to arrival (August 10)	$ 2370.00

All bed linens and towels are included. Kitchen is fully stocked. Exit cleaning is also included.

THE INT. ASSOCIATION
OF LIONS CLUBS
300 W 22nd ST.
OAK BROOK IL 60523-8842

JP Morgan Chase Bank n.a
CHICAGO IL

2-1/710

508244

Date 6/1/08

Pay to the Order Of *****Tim & Cheryllyn [redacted]**********

$ 7,250.00

*****Seven Thousand , Two Hundred & Fifty**** 00/100**********

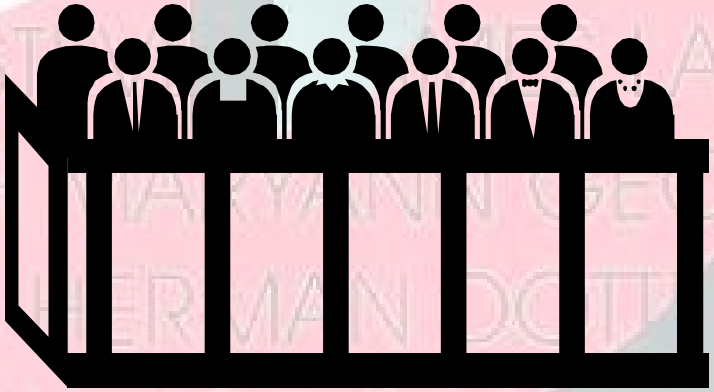
Dollars

THIS CHECK IS DELIVERED IN CONNECTION WITH THE FOLLOWING ACCOUNT(S)

Mark C Koochin
Maryelle Shenk

⑆071000013⑆ 0010⑈[redacted] 508244

Jury Duty Fraud



The New Hartford Police Department is providing a warning to the public against an ongoing scheme involving jury service. The public needs to be aware that individuals identifying themselves as U.S. court employees have been telephonically contacting citizens and advising them that they have been selected for jury duty. These individuals ask to verify names and Social Security numbers, then ask for credit card numbers. If the request is refused, citizens are then threatened with fines.

The judicial system **does** **<u>not</u>** contact people telephonically and ask for personal information such as your Social Security number, date of birth or credit card numbers. If you receive one of these phone calls, do not provide any personal or confidential information to these individuals. This is an attempt to steal or to use your identity by obtaining your name, Social Security number and potentially to apply for credit or credit cards or other loans in your name. It is an attempt to defraud you.

What Law Enforcement <u>Needs to Do</u>!

What Law Enforcement Needs to Do

- Adopt a Policy on how their Officers and Agencies deal with Identity Theft

- A Policy will create consistency in handling complaints

IDENTITY CRIME

Model Policy

	Effective Date **May 2008**	*Number*
Subject **Identity Crime**		
Reference		*Special Instructions*
Distribution	*Reevaluation Date*	*No. Pages* **5**

I. PURPOSE

The purpose of this policy is to provide law enforcement agencies with protocols for completing identity crime reports, investigating identity crimes, and preparing cases for identity crime prosecution.

II. POLICY

Identity crime is the fastest growing and most serious economic crime in the United States. Although identity crime presents unique challenges, law enforcement agencies have an ethical and professional obligation to assist identity crime victims and bring criminals to justice. This law enforcement agency shall take the following measures to respond to identity crime: 1) record criminal complaints; 2) provide victims with necessary information to help restore their pre-crime status; 3) provide victims with copies of reports as required by federal law; 4) work with other federal, state, and local law enforcement and reporting agencies as well as financial institutions to solve identity crime cases; 5) seek opportunities to increase community awareness and prevention of identity crimes; and 6) provide identity crime training to officers.

III. DEFINITIONS

Identity Crime: The fraudulent use of another person's identifying information—such as credit card, social security, or driver's license numbers—with the intent to facilitate other criminal activities or to obtain credit, goods, or services without the victim's consent. No financial loss is necessary.

Identity Theft Report: A police report that contains specific details of an identity crime is considered an identity theft report under section 605B of the Fair Credit Reporting Act (FCRA).

IV. LEGAL PROHIBITIONS

A. Federal:

1. Identity Theft and Assumption Deterrence Act of 1998: Identity Crime is punishable under federal law "when any person knowingly transfers or uses, without lawful authority, a means of identification of another person with the intent to commit, or to aid or abet, any unlawful activity that constitutes a felony under any applicable state or local law."
2. Fair and Accurate Credit Transactions Act (FACT Act or FACTA) of 2003: Establishes requirements for consumer reporting agencies, creditors, and others to help remedy damages resulting from identity crimes. The FACT Act requires local law enforcement agencies to provide police reports to victims of identity theft. The FACT Act entitles consumers to obtain free credit reports once a year from each of the three credit reporting agencies.
3. Identity Theft Penalty Enhancement Act of 2004: Amends the Federal criminal code to establish penalties for a new crime: "aggravated identity theft".

B. State: Identity Crime is punishable under state law [INSERT APPLICABLE STATE LAW OR STATE LAW REFERENCE].[1]

V. PROCEDURES

A. Completing Identity Crime Report

An identity crime report entitles an identity crime victim to certain important protections that will help the victim eliminate fraudulent debt and restore their credit to pre-crime status. Identity crime reports should be completed by police personnel (or the first officer that has contact with the

What Law Enforcement Needs to Do

- Adopt a Policy on how their Officers and Agencies deal with Identity Theft
- **In addition to the local police report, Officers need to advise the victim to contact the Federal Trade Commission (FTC)**

- FTC reporting helps to build a Nation Data-base

DETER

Identity theft is a serious crime. It occurs when your personal information is stolen and used without your knowledge to commit fraud or other crimes. Identity theft can cost you time and money. It can destroy your credit and ruin your good name.

Deter identity thieves by safeguarding your information.

- **Shred** financial documents and paperwork with personal information before you discard them.
- **Protect** your Social Security number. Don't carry your Social Security card in your wallet or write your Social Security number on a check. Give it out only if absolutely necessary or ask to use another identifier.
- **Don't give out** personal information on the phone, through the mail, or over the Internet unless you know who you are dealing with.
- **Never click** on links sent in unsolicited emails; instead, type in a web address you know. Use firewalls, anti-spyware, and anti-virus software to protect your home computer; keep them up-to-date. Visit **OnGuardOnline.gov** for more information.
- **Don't use** an obvious password like your birth date, your mother's maiden name, or the last four digits of your Social Security number.
- **Keep** your personal information in a secure place at home, especially if you have roommates, employ outside help, or are having work done in your house.

DETECT

Detect suspicious activity by routinely monitoring your financial accounts and billing statements.

Be alert to signs that require immediate attention:

- Bills that do not arrive as expected
- Unexpected credit cards or account statements
- Denials of credit for no apparent reason
- Calls or letters about purchases you did not make

Inspect:

- **Your credit report.** Credit reports contain information about you, including what accounts you have and your bill paying history.
  - The law requires the major nationwide consumer reporting companies—Equifax, Experian, and TransUnion—to give you a free copy of your credit report each year if you ask for it.
  - Visit **www.AnnualCreditReport.com** or call 1-877-322-8228, a service created by these three companies, to order your free credit reports each year. You also can write: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.
- **Your financial statements.** Review financial accounts and billing statements regularly, looking for charges you did not make.

DEFEND

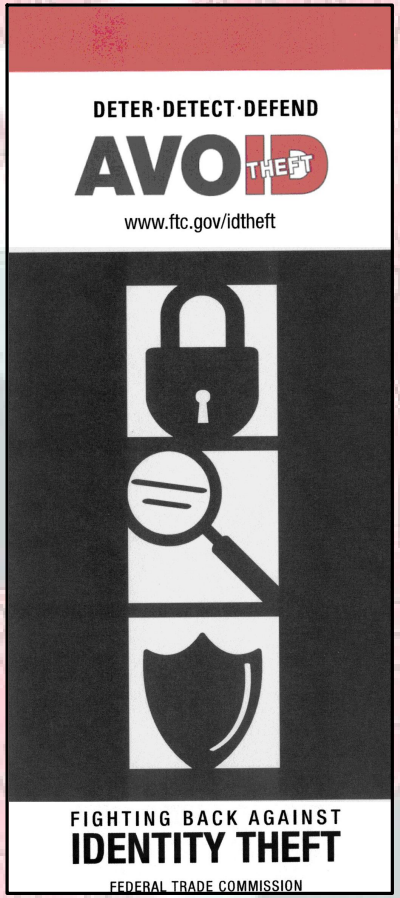
Defend against ID theft as soon as you suspect it.

- **Place a "Fraud Alert" on your credit reports, and review the reports carefully.** The alert tells creditors to follow certain procedures before they open new accounts in your name or make changes to your existing accounts. The three nationwide consumer reporting companies have toll-free numbers for placing an initial 90-day fraud alert; a call to one company is sufficient:
  - **Equifax:** 1-800-525-6285
  - **Experian:** 1-888-EXPERIAN (397-3742)
  - **TransUnion:** 1-800-680-7289

  Placing a fraud alert entitles you to free copies of your credit reports. Look for inquiries from companies you haven't contacted, accounts you didn't open, and debts on your accounts that you can't explain.
- **Close accounts.** Close any accounts that have been tampered with or established fraudulently.
  - Call the security or fraud departments of each company where an account was opened or changed without your okay. Follow up in writing, with copies of supporting documents.
  - Use the ID Theft Affidavit at **ftc.gov/idtheft** to support your written statement.
  - Ask for verification that the disputed account has been closed and the fraudulent debts discharged.
  - Keep copies of documents and records of your conversations about the theft.
- **File a police report.** File a report with law enforcement officials to help you with creditors who may want proof of the crime.
- **Report the theft to the Federal Trade Commission.** Your report helps law enforcement officials across the country in their investigations.
  - Online: **ftc.gov/idtheft**
  - By phone: 1-877-ID-THEFT (438-4338) or TTY, 1-866-653-4261
  - By mail: Identity Theft Clearinghouse, Federal Trade Commission, Washington, DC 20580

DETER·DETECT·DEFEND
AVOID THEFT
www.ftc.gov/idtheft

FEDERAL TRADE COMMISSION | 600 PENNSYLVANIA AVE., NW WASHINGTON, DC 20580 | FTC.GOV/IDTHEFT | 1-877-ID-THEFT (438-4338)



What Law Enforcement Needs to Do

- Adopt a Policy on how their Officers and Agencies deal with Identity Theft
- In addition to the local police report, Officers need to advise the victim to contact the Federal Trade Commission (FTC)
- **Law Enforcement Agencies need to join the "Consumer Sentinel"**

- **Consumer Sentinel** is the unique investigative cyber tool that provides Law Enforcement with access to millions of consumer complaints.
- **Consumer Sentinel** is based on the premise that sharing information can make Law Enforcement even more effective.

What Law Enforcement Needs to Do

- Adopt a Policy on how their Officers and Agencies deal with Identity Theft
- In addition to the local police report, Officers need to advise the victim to contact the Federal Trade Commission (FTC)
- Law Enforcement Agencies need to join the "Consumer Sentinel"
- **Identity Theft and White Collar Crime Task Forces**

This presentation is available on the

New Hartford Police Department's web-site

at

www.tonhpolice.com