

## Scam / Fraud / Identity Theft Tips

1. When writing a check you should always use a “gel pen” to write the check. Gel pen ink is the only style ink on the market that cannot be “washed out” during the chemical cleansing. When a thief steals checks, they will use chemicals to wash off the original writing and then write the check out to them or an associate at a higher value. They will then have your check and your signature.
2. If you receive a check in the mail asking you to deposit it in your bank account and then withdraw a set amount and wire the money back or send a cashier money order, **DO NOT DEPOSIT THE CHECK**. What the thief is asking you to do is for a preset fee, deposit his check (which is a fraudulent check) into your bank account and then send the preset amount back to them. What will happen is the bank will allow you to withdraw the funds, you send them the amount requested, then the check comes back as bounced. **YOU** will be held responsible for the amount of the check! If you receive any type of correspondence to this effect, contact your local police department immediately.
3. Phishing – **COMPUTER USERS**: If you receive any type of emails stating that your account needs to be updated and you click on a link to do so, you will be giving your personal information to thieves. Your “ID” could be in jeopardy of being stolen. Many of these types of emails come stating that they are your financial institution, your ISP service, Pay-pay, etc. Do not respond to them. If your service has a spam reporting option, use it. Their web sites and letter heads often look identical to the company they claim to represent. Never respond directly back.
4. Never pay money up front for anything; to collect a prize, get a loan or services. It’s illegal. Guard your personal information. Don’t give out your social security number or credit card information. Avoid any get rich quick schemes. If something sounds too good to be true, it is. Finally, be wary of people selling anything door to door like contractors.