

**FEBRUARY 2014**

## **Quarterly Community Newsletter**

### **TAX SEASON UPDATES**

For most of us – this is now the tax season. We have received W-2 forms, a variety of 1099 forms, a variety of financial statements and these all help us to fill in and submit our federal and state tax reports. A tedious job, but necessary. But for scammers and thieves, this is their Golden Winter Season. They use and abuse us and steal money. It's been that way for a long time, only now – it seems to have sky-rocketed.

According to the Bloomberg News, citing the Internal Revenue Service (IRS) Taxpayer Advocate Services – tax related identity theft has risen more than 650 percent between 2008 and 2012, (our recession period). According to Brian Rokos, of the Press Enterprise newspaper: ***"Last May, an investigation by the U.S. Treasury Department's inspector general found 1.5 million tax returns had been filed by identity thieves who claimed \$5.2 billion in fraudulent tax returns in the prior filing season."***

WOW! And where did these identity thieves get all the information to do all this stuff? From us; you and I (and our paperwork, incoming and outgoing mail, the internet, phone calls and computer service groups). Following are suggestions, advice, and recommendations on how to keep your incoming and outgoing mail a bit safer. Also included are tips from the Consumer Action Handbook on how to prevent identity losses and who to call or notify if you need help.

Nothing you do will provide 100% guaranteed security – it never does. But do the best you can. If the crooks really want to have your stuff, they will do the best they can.

### **PROTECTING YOUR INCOMING MAIL**

1. If you receive checks in the mail on a regular basis, (wages, salaries, retirement income, benefits, investment income, rental income, etc.) consider making arrangements with your bank to have these checks deposited electronically directly into your bank account. The system is called "Direct Deposit". This can save you a great deal of effort and can provide you a great deal of security.

2. Pick up your incoming mail from your home mail box as soon as it is delivered. If that's not possible (you are working and no one is home) consider installing a locked mail box. Make sure the new mail box has a large slot for the letter carrier to insert your mail.
3. If you cannot install a locked mail box – consider asking a friend, relative or neighbor you trust, to pick up your mail.
4. Or, you can rent a post office box at a local station. That way your mail is available to you when you are ready to pick it up.
5. If you are going to be away from home (business or vacation) for a few days, consider going to the U.S. Post Office nearby and requesting they put a hold on your mail until your return.
6. When opening your mail, if you are not interested in what is being presented, but your name and any other information is on it, we suggest you either shred all the documents or remove your name from the paper work. Cut up or tear up your name and address before you throw it away. Criminals are interested in what you do and who contacts you. There are lots of different scams out there.

### **PROTECTING YOUR OUT GOING MAIL**

1. We recommend you do not place any financial mail, or mail that has checks or personal information inside the envelope into your mail box and walk away from it.
2. We recommend you take all your financial mail and mail with personal information directly into a Post Office. Resist (especially until April 15<sup>th</sup>) using the blue U.S. Mail boxes on the streets unless you have to. At tax time, blue boxes (even locally) have often been ripped from the sidewalk and emptied.
3. If you must have your postal person pick up your mail from your home, we suggest you wait until you see the postal person on your street and then go out to greet them and hand them your outgoing mail.
4. If you are putting outgoing mail into your mail box it might be a good idea not to put up the red flag. The red flag tells everyone there is mail in the box.

### **PROTECTING YOUR CHECKS**

According to the Fontana Police Department on January 6<sup>th</sup>, at 3:00 a.m., they arrested two men, in a vehicle filled with burglary tools, hundreds of pieces of unprocessed mail – some opened – and checks that did not belong to the suspects.

That's not rare or unusual, but it is early for tax time. There are things you can do to protect your checks if they are stolen from your mail or from your house.

Scammers are called check washers when they misuse your checks found in your mail. They can use household chemicals to remove your writing and when the paper is dry, write anything they want. Following are some suggestions to help keep your checks safer.

- 1) Do not use a ball point pen to write info on your checks. We suggest you use thick, dark ink pens to write your checks. The best are a roller ball, gel pens, thick felt tips or fountain pens.
- 2) Write using large letters and numbers. Fill in all the spaces – use wiggly lines if necessary.
- 3) Write out the full name of the payee. Do not use initials. – IRS can be changed to MRS. Xxxxxx.
- 4) When having new checks printed ask your provider to use tamper resistant paper and ink. Have new checks printed with only your first and middle initials, last name and address only. No other information is required.
- 5) Consider ditching the checkbook (like millions of others) and pay your bills on-line.
- 6) If you are having new checks printed, consider having the new checks mailed to your bank. Then, you pick them up from the bank.
- 7) Do not store blank checks in your master bedroom. It's the first room a burglar will usually go to.
- 8) Shred all cancelled or unused checks you plan to discard.

### **TIPS FOR PREVENTING IDENTITY LOSS**

- Don't carry your Social Security card in your wallet or write your number on your checks. Only give out your SSN when absolutely necessary.
- Protect your PIN. Never write a PIN on a credit/debit card or on a slip of paper kept in your wallet.
- Watch out for "shoulder surfers". Use your free hand to shield the keypad when you are typing your passwords on computers and at ATM's.
- Pay attention billing cycles. Ask incorrect charge slips as well. Promptly compare receipts with account statements. Watch for unauthorized transactions.

- Tear up or shred unwanted receipts, credit offers, account statements, expired cards, etc. to prevent “dumpster divers” from getting your personal information. Dumpster divers sift through trash in search of personal information.
- Store personal information in a safe place at home and at work. Don’t leave it lying around.
- Don’t respond to unsolicited requests for personal information in the mail, over the phone, or online.
- Check your credit report once a year. Check it more frequently if you suspect someone has gained access to your account information.

You can request a free credit report once a year from the three major credit reporting agencies: Equifax, Experian and Trans Union. You may want to request your credit reports one at a time every four months, so you can monitor your credit throughout the year without having to pay for a report. (If you ask the Credit Bureaus directly, they will charge you a fee to obtain your report.)

To order your free credit report, go to: [www.annualcreditreport.com](http://www.annualcreditreport.com)  
Or call – 1-877-322-8228

A credit report contains information on where you work and live, how you pay your bills and whether you’ve been sued or arrested, or have filed for bankruptcy. Consumer Reporting Agencies (CRAs) gather this information and sell it to creditors, employers, insurers and others. The most common type of CRA is the Credit Bureaus.

### **TARGET etc.**

We’ve all heard that the Target Stores’ card payment systems were hacked between November and early December, 2013. The hackers may compromise personal information for as many as 70 million customers nationwide. This is not the first time merchants were hacked into. In 2008 the merchant T.J. Max was violated. Since then, Neiman Marcus and many more merchants (not named) have been violated.

Target has offered free credit monitoring for one year in response. Visit [creditmonitoring.target.com](http://creditmonitoring.target.com) to request an activation code and details on how the offer works.

We will never know when this happens again until after the fact. All we can do is be more watchful of our own finances and credit reports.

In the meantime, be careful to collect all your receipts when you purchase something with a debit or credit card. Check your bank account and your billing statements carefully. If you see something you didn’t do, contact your bank or credit card issuer immediately. Cancel the card and get a new one.

## **REPORTING IDENTITY THEFT**

If you suspect you have or have become a victim of identity theft, consider following these steps:

- ◆ Report it to your financial institution. Call the phone number on your account statement or on the back of your credit or debit card.
- ◆ Report the fraud to your local police. Request a copy of any police reports, which may make it easier to prove your case to creditors and retailers. If you live in the City of Hemet:

**Hemet Police Department, Main Station  
450 E. Latham Ave., Hemet, CA 92543**

- ◆ Contact the credit reporting bureaus and ask them to flag your account with a fraud alert, which asks merchants not to grant new credit without your approval.

If your identity has been stolen, you can use an ID Theft affidavit to report the theft to most parties involved. All three credit bureaus and many major creditors have agreed to accept the affidavit. Request a copy of the document by calling toll free:

1-877-ID-THEFT (1-877-438-4338) or go on line at: [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft).

The FTC also publishes a series of publications about the importance of personal information privacy. To download copies, go to [www.ftc.gov](http://www.ftc.gov) or request free copies of brochures by calling: 1-877-382-4357. A good download to read is here: [www.consumer.ftc.gov/articles/pdf-0009-taking-charge.pdf](http://www.consumer.ftc.gov/articles/pdf-0009-taking-charge.pdf)

## **PROJECT HOPE**

On January 28, 2014, Hemet Police Chief David Brown addressed the City Council on the Project HOPE – Hemet’s Option for Policing Excellence. His goal is to cut crime in the City by 10 percent and the Fear of Crime by 25 percent by the end of 2014.

As part of his presentation, he touched on results of a survey that asked both residents and visitors their feelings about public safety. Final survey results will be available the middle of this month.



## **CAN YOU HELP?**

Yes you can. The most important thing to do is not become a crime victim. And how do you do that? Arm yourself with the most powerful weapon you can have – knowledge. Knowledge is power. Understand that crime occurs everywhere; we are not immune.

First, learn what is happening in town and in the county. If it's happening there, it may be our turn next time. Talk to your neighbors, family and friends – learn what may be troubling them. Read your local newspapers and reputable web-sites.

Next, target-harden the procedures that will protect you, your family, your home, your possessions, and your neighborhood. Thieves go where the target is easy.

Finally, be the EYES, EARS and sometimes NOSE for the Police Department. Trust your instincts. If something looks wrong, sounds wrong, or smells wrong – don't discount it. Explore – but don't put yourself in jeopardy. Our Officers are trained to handle difficult situations related to crime – you are not. If you think it is an emergency, call 9-1-1. If it is not an emergency – call the business number of the Police Department (in Hemet (951)765-2400).

Don't expect an immediate response to your report. Your tip might top off an investigation and an arrest could be made. However, your tip could also be the beginning of an event that takes time to explore, to collect evidence, and to build a case. Be patient and know the Officers are grateful for your help.

In the meantime, what should you protect yourself and your family from? How about burglary, theft, scams, fraud, and car theft?

Anonymous Tip Line: **(866) 640-TIPS (8477)**

Tips also can be sent electronically: <http://www.crimestoppersplus.org/>

Police have offered to protect the identity of anyone who comes forward.

If you need help to learn more about safety and security, or if you want to update the information you have, phone the Neighborhood Watch Team at the Hemet Police Department. We will be glad to help, **951-765-2415**.

# **STAY CONNECTED with the Hemet PD Quarterly Neighborhood Watch Newsletter!!**

## **To START your e-mail Subscription:**

Send an E-Mail to [nmiller@cityofhemet.org](mailto:nmiller@cityofhemet.org) with "Subscribe to Newsletter" in the Subject Line.

## **To CANCEL your Subscription:**

Send an E-Mail to [nmiller@cityofhemet.org](mailto:nmiller@cityofhemet.org) with "Cancel Newsletter" in the Subject Line.

## **To EDIT your Subscription:**

Send an E-Mail to [nmiller@cityofhemet.org](mailto:nmiller@cityofhemet.org) with "Edit E-Mail" in the Subject Line. Please include your new e-mail address in the e-mail.

## **To DOWNLOAD and/or view Newsletter from our Web-Site:**

Go to [www.hemetpolice.org](http://www.hemetpolice.org) then click **Community Services** then **Quarterly Newsletter**.

## **To RECEIVE TEXT and/or E-MAIL ALERTS from the Hemet Police Web-Site:**

Go to <http://www.cityofhemet.org/list.aspx> then follow the 'NOTIFY ME' instructions. Select 'POLICE' under the NEWS FLASH HEADING.

## **To follow HEMET POLICE on FACEBOOK:**

Go to <http://www.facebook.com/pages/Hemet-Police-Department/509975339028943?ref=ts> and **LIKE US!**

***\*\*As always, we will NEVER sell, loan, rent or otherwise share your personal information\*\****

**HEMET POLICE WANTS TO HEAR FROM YOU**

### **YOU HAVE A QUESTION? WE HAVE ANSWERS**

Send your comments, suggestions, question, or just interesting thoughts to the Hemet Police Department. We might even publish them in a future edition of the Quarterly Newsletter. Reach us at:

**Hemet Police Department  
Neighborhood Watch, R. Moyer  
450 East Latham Avenue  
Hemet, CA 92543**

**Phone  
(951) 765-2415**

**E-Mail  
[rmoyer@cityofhemet.org](mailto:rmoyer@cityofhemet.org)**

**Fax  
(951) 765-2412**