

Preventing Fraud and Identity Theft

- Be aware of telemarketing fraud. People will say they are anyone from a policeman to disadvantaged individuals. Always be suspicious of anyone asking for money or offering mysterious prize money.
- Never give out any numbers, social security number, credit card numbers, and checking account numbers, over the phone to unknown persons.
- Delete any suspicious e-mails. Do not believe e-mails asking to wire funds or cash checks over the Internet. Suspicious e-mails include chain letters involving money, credit repair schemes, prize notification that ask for money or checking account information first, and work-at-home proposals.
- Do not use a debit card to shop online especially if the website does not look one hundred percent official. If the source is unreliable, the bank account connected to the debit card can be drained and overdraft charges can be fined. With a credit card, a billing error can be reported, and charges can be dropped.
- Learn about phishing and other Internet schemes that people use to try to steal money and other personal information online.
- Get informed about social networking security. Many spammers make fake profiles and take advantage of the large amount of personal information that others freely reveal. Be suspicious of people asking for money or even more personal information through these websites.

