

Protect Yourself From Identity Theft

- ❖ Do not give out personal information over the phone, through the mail, or over the internet unless you have initiated the contact or know with whom you are dealing.
- ❖ Shred discarded documents such as bank statements, pre-approved credit card offers, and insurance forms that contain financial information.
- ❖ Do not use your mother's maiden name, birth date, or last four digits of your social security number when creating a password.
- ❖ Never carry your social security card, birth certificate, or passport unless necessary.
- ❖ Do not write your social security number on checks or give it out to businesses.
- ❖ Do not put your credit card number on the Internet unless it is encrypted on a secured site.
- ❖ If you order a new credit card, make sure it arrives within the appropriate time. Cancel all credit cards you have not used in the last six months.
- ❖ Order your credit report at least twice a year. Correct all mistakes with the credit bureau.

Protect Your Money

- ❖ If you receive checks in the mail regularly, arrange for them to be sent directly to the bank instead.
- ❖ Avoid carrying large sums of money. If you must take a large sum, have a friend accompany you.
- ❖ Don't display large amounts of cash in stores or other public places.
- ❖ Don't sign a check or contract until you're sure it's for a legitimate reason and know the details. Check with a friend, lawyers, or police officer if in doubt.
- ❖ Never put your purse or wallet on a counter while you examine merchandise in a store.

Crime Prevention Tips From:

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SAFER SENIORS

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As people grow older, their chances of being victims of crime decrease dramatically. But a lifetime of experience coupled with the physical problems associated with aging often make older Americans fearful. Although they're on the lookout constantly for physical attack and burglary, they're not as alert to frauds and con games - in reality, the greatest crime threat to seniors' well-being and trust. Financial crimes, in particular, are targeted at seniors with alarming frequency, and are all too often successful.

Want to conquer fear and prevent crime? Take these common-sense precautions.

Be Alert When Out And About

- ❖ Go with friends or family, not alone.
- ❖ Carry your purse close to your body, not dangling by the straps. Put a wallet in an inside coat or front pants pocket.
- ❖ Don't carry credit cards you don't need or large amounts of cash.
- ❖ Use direct deposit for Social Security and other regular checks.
- ❖ Whether you're a passenger or driver, keep car doors locked. Be particularly alert in parking lots and garages. Park near an entrance.
- ❖ Sit close to the driver or near the exit while riding the bus, train, or subway.
- ❖ If someone or something makes you uneasy, trust your instincts and leave.

Make Your Home Safe And Secure

- ❖ Install good locks on doors and windows. Use them! Don't hide keys in mailboxes and planters or under doormats. Instead, leave an extra set of keys with a neighbor or friend.
- ❖ Ask for photo identification from service or delivery people before letting them in. If you are the least bit worried, call the company to verify.
- ❖ Be sure your street address number is large, clear of obstruction, and well lighted so police and other emergency personnel can find your home quickly.
- ❖ Consider a home alarm system that provides emergency monitoring for burglary, fire, and medical emergencies.

Watch Out For Con Artists

- ❖ Don't fall for anything that sounds too good to be true - a free vacation, sweepstakes prizes; cures for cancer and arthritis; a low-risk, high-yield investment scheme.
- ❖ Never give your credit card, Social Security, or bank account number to anyone over the phone. It is illegal for telemarketers to ask for these numbers to verify a prize or gift.
- ❖ Don't let anyone rush you into signing anything - an insurance policy, a sales agreement, a contract. Read it carefully and have someone you trust check it over.
- ❖ Beware of individuals claiming to represent companies, consumer organizations, or government agencies that offer to recover lost money from fraudulent telemarketers for a fee.
- ❖ If you're suspicious, check it out with the police, the Better Business Bureau, or your local consumer protection office. You can also call the National Consumer League Fraud Information Center at 800-876-7060.
- ❖ Get involved in your community.
- ❖ Report any crime or suspicious activities to law enforcement.
- ❖ Join a Neighborhood Watch to help and look out for each other.
- ❖ Work to change conditions that hurt your neighborhood. Volunteer as a citizen patroller, tutor for children, aide in the police or fire department, mentor for teens, or escort for individuals with disabilities.