



## Brainerd Police Crime Prevention



### Credit Card and Check Fraud

Thefts of checks and credit cards from purses, gym lockers, vehicles, and homes are on the increase, partly because these crimes can be more lucrative than armed robbery!

Many times checks and credit cards can be fraudulently used to max out a checking account or a credit limit, before the victim even knows they are missing. This makes this seemingly minor crime a major loss to banks and credit card companies, and a major hassle for the victim of the theft.

Here are a few suggestions to help keep you from contributing to this multi-billion dollar industry:

- Lock your valuables in the trunk of your car if you must leave them with your vehicle.
- Never keep pin numbers with your credit cards.
- Never leave checkbooks or purses in plain view around the home. We have recently investigated thefts involving your youngsters' friends, repairmen, and even acquaintances.
- Drop your bills at the post office, or pay your bills electronically. Many mail thefts have resulted in fraudulent banking and checking scams.
- Photocopy both sides of all important documents in your purse or wallet, including credit cards and your drivers license. Keep the copies in a safe place. You will have account numbers and phone numbers available in case of a theft.

In case you are the victim of a theft, report it immediately to police, your bank, and credit card company. You can also alert the three national credit reporting agencies to place a fraud alert on your accounts. This is very helpful in the cases of identity theft as well as other scams. A fraud alert on your account will often nullify the thieves ability to use your name and credit.

- Equifax 1-800-525-6285
- Experian 1-888-397-3742
- Trans Union 1-800-680-7289
- Social Security Administration (fraud line) 1-800-269-0271