

KNOW FRAUD

For Your Own Protection

- Never give personal information over the telephone, such as your social security number, date of birth, mother's maiden name, credit card number, or bank PIN code unless you initiated the phone call.
- Beware of mail or telephone solicitations disguised as promotions offering instant prizes or awards designed solely to obtain your personal information or credit card numbers.
- Never loan your credit cards to anyone else.
- Never put your credit card or any other financial number on a postcard or on the outside of an envelope.
- Report all lost or stolen credit cards immediately, even if they are found or returned to you by someone else.
- If you applied for a new credit card and it hasn't arrived in a timely manner, call the bank or credit card company involved.
- Notify your credit card companies and financial institutions in advance of any change of address or phone number.
- Monitor purchases and expiration dates on your credit cards. Contact the financial institutions if statements or replacement cards are not received.
- When making purchases, ensure that your credit cards are processed in front of you whenever possible.
- Promptly remove mail from your mailbox after delivery.

- If an offer sounds too good to be true, it probably is. A promise of extraordinary profit in a short period of time signals a problem.
- Deposit outgoing mail in the post office collection mailboxes or at your local post office.
- Shred pre-approved credit applications, credit card receipts, bills, and other financial information you don't want before discarding them in the trash or recycling bin.
- Never leave receipts at bank machines, bank counters, trash receptacles, or unattended gasoline pumps. Keep track of all your paperwork. When you no longer need it, destroy it.
- Empty your wallet of extra credit cards and ID's. Cancel the ones you do not use and maintain a list of the ones you do.
- Memorize your social security number and all of your passwords. Do not record them on any cards or on anything in your wallet or purse.
- Never give a blank or signed check to anyone without completing the payee and amount information yourself.
- Use caution when disclosing credit card or checking account numbers, or other personal financial data at any website or online service location unless you receive a secured authentication key from your provider.
- Never access financial accounts or apply for credit items via links contained in e-mails. Enter web addresses in new browser windows.
- Order your credit report from the three credit bureaus once a year to check for fraudulent activity or other discrepancies.
- Never sign any blank forms, documents, checks, or applications. Make sure the appropriate information is completed prior to your signing.

Your Miami-Dade Police Department Case Number is:

Make note of this case number and reference it when you have contact with any business or law enforcement agency concerning this report.

If this crime occurred in our jurisdiction and you, the victim, have been reimbursed by your bank or financial institution, the financial entity has become the victim and will present the case to our department for investigation.

If your financial entity has not reimbursed your loss, you may contact our Economic Crimes Bureau to further review your case.

If contacted by a detective for follow-up investigation, please have the following information available:

- Police Case Number
- Fraudulent account number(s)
- Documentation verifying the fraudulent account(s)
- Documentation or receipts verifying fraudulent activity
- Bank or finance institution representative information
- Description of subject/suspect and witness information

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Miami-Dade County provides equal access and equal opportunity in employment and services and does not discriminate on the basis of disability. "It is the policy of Miami-Dade County to comply with all of the requirements of the Americans with Disabilities Act."

Miami-Dade Police Department Economic Crimes Bureau Quick Reference Guide

KNOW FRAUD

What To Do If You Become A Victim

Common Cons Explained



Committed to Excellence

KNOW FRAUD

The Key to protecting yourself is knowing the methods used to gain your trust or to capitalize on your desire for financial gain. The very name “con game” illustrates the need to gain a person’s confidence. Though some confidence-type schemes are still done face-to-face, these cons are increasingly performed with virtual anonymity via the internet. The Miami-Dade Police Department strives to protect the community from economic predators located throughout the world. Resources have been identified so concerned citizens can further educate themselves and keep the information for future reference.

If you have any questions concerning these or other fraudulent activities (i.e., mortgage fraud, credit card skimming, identity theft, work-at-home schemes, etc...), please contact the Economic Crimes Bureau at (305) 994-1000, www.miamidade.gov/mdpd, or visit the websites listed in this brochure.

Tips to Protect you from becoming a victim of Real Estate Fraud

- Get referrals for real estate and mortgage professionals.
- Check the licenses of industry professionals with state, county, or city regulatory agencies.
- Look at written information to include recent comparable sales in the area, as well as other documents or tax records to verify the value of the property.
- Understand what you are signing and agreeing to. If you do not understand the documents, re-read them or seek assistance from an attorney.
- Verify that your name and personal information are correct on all loan documents.

Common Schemes Used To Take Your Money

You’re a Winner!

- Letters or emails claiming there is money to be moved out of a foreign country, such as Nigeria, or correspondence from Canada or other countries stating the recipient has won a foreign lottery or sweepstakes.
- You are asked for your bank account information or to cash a check, returning a portion of your money to them.

THE PROBLEM: This is known as “Advance Fee Fraud”. There is no money to be moved, except for yours! The prize check? It has no monetary value and you’ve already sent them your hard-earned money.

THE ANSWER: Do not deposit the winning check. Contact your local law enforcement agency.

Check Schemes

- You are asked to refund money from an overpayment made by check or are told that you will receive a commission when you cash checks for a business as an employment opportunity or as a favor to someone you’ve recently met.

THE PROBLEM: The check is worthless and if you’ve already sent them your money, you have become a victim.

THE ANSWER: If selling an item, don’t accept checks for amounts over the agreed upon price. Don’t use your personal bank account for these types of transactions.

Sold to the Highest Bidder!

- Winners of online auctions or buyers of online merchandise are persuaded to use alternative payment services (escrow service companies)

THE PROBLEM: Payments are made and no merchandise is ever received.

THE ANSWER: Use payment services associated with the website (i.e. PayPal). Avoid payment services with domain names ending in .org, .biz, .cc, .info, or .US, or money transfer services outside the website.

Phishing for Your Information

- An email is sent directing the recipient to a fraudulent (spoofed) website that imitates a legitimate one, usually financial or payment service related.

- The website is used to capture account numbers, passwords and other personal information you are prompted to enter.

THE PROBLEM: Financial institutions and payment services do not typically send emails to confirm your account. They already have that information. Your personal information is used to commit identity theft or other fraud related crimes.

THE ANSWER: Access websites by typing in the website address (i.e. www.regions.com or www.paypal.com) in the address bar yourself. Do not respond to unsolicited requests for your personal information.

Resources

Florida Attorney General – Identity Theft
www.myfloridalegal.com/identitytheft

Internet Fraud Complaint Center
www.ic3.gov/crimeschemes.aspx

Privacy Rights Clearinghouse
www.privacyrights.org/

International Association of Financial Crimes Investigators
www.iafco.org

United States Secret Service
www.secretservice.gov/criminal.shtml

Florida Department of Consumer Services
English 1-800-HELP-FLA
Spanish 1-800-FLA-YUDA

National Check Fraud Service
843-571-2143

Escrow Fraud Protection
www.escrowfraud.com/fic/index.asp

Postal Inspection Service
www.postalinspectors.uspis.gov/
954-436-7200

Free Annual Credit Report
www.annualcreditreport.com

If You Become A Victim

- Report the incident to your local law enforcement agency.

- Contact the Federal Trade Commission to report the problem at 1-877-IDTHEFT (438-4338) or go to www.ftc.gov. The FTC is a federal clearinghouse for complaints by victims of identity theft. They provide information to victims to help resolve financial and other problems resulting from the crime.

- Call each of the three credit bureaus and report the incident. Ask to have a “Fraud Alert/Victim Impact” statement placed in your credit file asking that creditors call you before opening any new accounts.

Equifax: PO Box 740241, Atlanta, GA 30374
Credit Report 1-800-682-1111
Report Fraud 1-800-525-6285

Experian: PO Box 9530, Allen, TX 75013
Credit Report 1-800-397-3742
Report Fraud 1-888-397-3742

Transunion: PO Box 390, Springfield, PA 19064-0390
Credit Report 1-800-916-8800
Report Fraud 1-800-680-7289

- Request that a copy of your credit report be sent to you from each credit bureau.

- Alert your banks or financial institutions to flag your accounts and contact you to confirm any unusual activity. Request to change your PIN numbers and passwords.

- Contact the Social Security Administration’s Fraud Hotline at **1-800-269-0271**.

- Contact the state office of the Department of Motor Vehicles at **1-850-922-9000** to see if another license was issued in your name.

- Set up a folder to keep a detailed history of all your contacts and documents.

- Contact all creditors by phone and in writing to inform them of the problem.

- Notify the U.S. Postal Inspector at www.postalinspectors.uspis.gov/ if your mail has been tampered with.