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HOW DO I AVOID BEING A VICTIM?

- Purchase and use cross-cut shredder.
- When using ATM cards, never give your pin number to anyone.
- When paying your credit card accounts by check, never put the entire account number on the check; only write down the last four digits.
- Only keep minimal credit cards in your wallet.
- Order your free credit report at least twice a year at www.annualcreditreport.com (Trans Union, Experian, and Equifax), or call 1-877-322-8228. You can also write to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.
- Consider using your initials for your first and middle name on checks and don't print your telephone number. When ordering new checks, have them delivered to your bank.
- Photocopy all of the contents in your wallet, both the front and back of your credit cards.
- Monitor bank and credit card statements monthly.
- When in public, never verbalize your personal identifying information. Write it down on a piece of paper.
- Choose a caregiver with caution (financial abuse is on the rise).
- Keep an inventory of all valuables (written appraisals and photos of all jewelry and serial numbers for all electronics).
- Protect your incoming and outgoing mail.
- Before having work done to your home, check a contractor's license number online at www.cslb.ca.gov , or call (800) 321-2752. Get a written contract and never pay more than 10% down or \$1,000, whichever is less. Always get multiple bids.
- Create a barrier between you and the solicitor, i.e., metal screen door or storm door. Before letting inspectors into your home, verify with their employer they are legitimate.
- Consider allowing your bank to send a duplicate copy of your monthly statement to a trusted family member or professional advisor.

- You will never win the Nigerian or Canadian lottery.
- Get into the habit of discussing transactions/purchases over \$1,000 with a trusted family member.
- Don't be pressured to make an immediate decision.
- Register with the "Do Not Call Registry" (1-888-382-1222 or www.donotcall.gov). Don't forget to add your cell phone numbers too.
- If a stranger asks to use your phone, make the call for them. Never let them in your home.
- If a robber wants your purse, throw the purse in one direction and run in the opposite direction.
- Should you be kidnapped and thrown into a trunk of a vehicle, kick out the taillight and begin waving your arms to attract attention. Some cars are equipped with safety pull tabs.
- Don't shop alone and don't shop at night.
- Don't leave valuables visible in your vehicle.
- Scams: lottery, grandparent, secret shopper and other work from home scams, car warranty, reverse mortgage scams and home/car repairs scams. You also need to be aware of scams when purchasing or selling things on craigslist and local newspapers.
- Criminals look for the easiest opportunities to commit crimes. You don't necessarily need physical strength, agility, speed or extensive security. You do need to be alert, cautious and self-confident.
- Be proactive with your life.
- When shopping, do not keep packages in the back seat of your car . . . put items in your trunk.
- Be aware of your surroundings.
- Don't keep valuables in your car at night (GPS, garage door opener) if you park in the driveway- lock your doors.