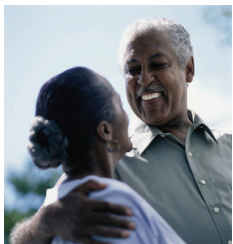


Common Ways Identity Theft Occurs

- **Dumpster Diving-** they rummage through the trash looking for bills, bank statements or other papers containing personal information
- **Skimming-** they steal credit/debit card numbers by using a special storage device when processing your card...this can happen at stores or even at the gas pump
- **Phishing-** they pretend to be financial institutions or companies and send spam to your email or online account or pop-up messages to get you to reveal personal information
- **Change Your Address-** they divert your billing statements to another location by completing "change of address" forms
- **"Old-Fashioned" Stealing-** they steal wallets and purses; mail, including bank and credit card statements; pre-approved credit offers; and new checks or tax information



You Have More Important Things to Think About

Prevention Tips for Seniors

- Be careful about giving your personal information, especially over the phone or online as you can never be too sure about the person with whom you are speaking.
- Learn about websites and companies trying to solicit you before making any transactions or revealing personal information.
- Trust your instincts. If something seems too good to be true, it probably is.
- Be aware that what happens online can be reproduced and spread very easily. Nothing online is ever private
- If you have a personal computer, consider purchasing online services that block or reduce spam



CAPE MAY COUNTY PROSECUTOR'S OFFICE

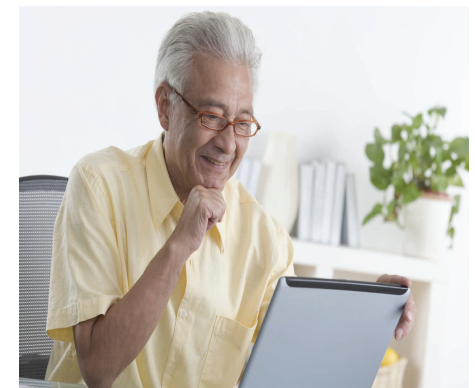
4 Moore Road, DN 110
Cape May Court House
New Jersey 08210-1654

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Fax: (609) 463-5175
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CAPE MAY COUNTY PROSECUTOR'S OFFICE

**ROBERT L. TAYLOR
COUNTY PROSECUTOR**

SENIORS & CYBER-SAFETY



CAPE MAY COUNTY PROSECUTOR'S OFFICE

The Cape May County Prosecutor's Office is committed to bringing to justice those who defraud and exploit our Seniors. But since most people are not immediately aware when they have been taken advantage of it is important to know the Passports of Cyberspace. It is important for seniors especially to become involved in their own protection both online and offline.

The internet has become an important part of our daily lives. Computers, cell phones and email keep us in constant communication with people we know and love and sometimes with people we do not know. Along with the benefits of cyberspace come some black holes in which con-artists and predators hide. The following information will help protect you and your loved ones from identity theft, credit card fraud and online schemes. The Cape May County Prosecutor's Office is available for free Cyber Safety presentations for Seniors. For more information please contact:

Melisha Anderson-Ruiz
Community Justice Coordinator
(609) 465-1135
manderson@cmcpros.net

For complaints, call
The Economics Crime Unit
(609) 465-1135

If you have an email account or online accounts make sure they are all password protected. Be creative with your password. Don't include birth date or social security number in your password as they would reveal important information about you.

Passport of Cyberspace

BE A SMART CONSUMER– If a person or company offers substantial sums of money for small investments, such as receiving 1 million dollars for an insignificant sum, beware...Never deposit a check from an unknown source and never give out financial or bank information to an unidentified person or company over the phone or online. Before signing any contract or agreeing to Electronic Funds Transfer (EFT), thoroughly research the company. Require the company to send you brochures and/or catalogs before making any online purchase.

IDENTITY THEFT– Identity theft occurs when someone other than you uses your name, social security number, or other pieces of your personal information to obtain loans, credit cards, telephone accounts, or other goods and services. If you notice the following, it is possible that you are or have been a victim of Identity Theft:

- 1) Receiving bills for a credit card you never opened or authorized to be opened
- 2) Receiving bills for utility services you never requested
- 3) Unexplainable accounts on your credit report
- 4) Interruptions in your billing cycle
- 5) Unknown charges on bills
- 6) Missing money from bank accounts
- 7) Receiving mail at your address in someone else's name



Quick Fact for Seniors

- Seniors, persons aged 65 and older, account for 13% of the U.S. population, but account for 30% of all scam victims

IN THE CASE THAT YOUR IDENTITY IS STOLEN:

- Contact fraud departments of each of the three major credit reporting agencies, *Equifax, Trans Union and Experian*. Request a copy of credit reports (New Jersey residents are entitled to one free credit report per year). Contact creditors and ask to speak with a representative in the fraud department. File a report with your local police department.

Beware of Online & Telemarketing Schemes:

- Don't pay money to win money
- Free "Prize Offers" or free/low cost vacations are never free or low cost
- Never agree to an offer until you have seen it in writing
- Don't be pushed into a hasty decision

Remember to exercise good judgment when online or on the phone. Be careful when revealing personal information and avoid providing whenever possible. If you are not computer savvy, sign up for a class at a local library or community center. Most importantly, don't be a victim. Most schemes rely on ignorance, so be part of your own protection. Update your passport so you can travel safely in Cyberspace.