

MONMOUTH COUNTY SHERIFF'S OFFICE



FRAUD PROTECTION

SHAUN GOLDEN, SHERIFF



A Message from Sheriff Shaun Golden

The Monmouth County Sheriff has instituted an agency-wide commitment to excellence. The men and women who serve here are dedicated to maintaining the highest standards of professionalism and excellence in the field. We will bring together the right team, provide the most comprehensive training, and utilize the latest technology to remain among the premier law enforcement agencies in the nation.

SHERIFF SHAUN GOLDEN

THEODORE F. FREEMAN, JR
Executive Undersheriff

SPECIAL OPERATIONS
ROBERT J. DAWSON, JR
Undersheriff

LAW ENFORCEMENT DIVISION
DARRYL G. BRECKENRIDGE, SR
Undersheriff

COMMUNICATIONS DIVISION
PHILIP E. MEEHAN
Undersheriff

CORRECTIONS DIVISION
VICTOR IANNELLO
Warden

OFFICE OF EMERGENCY
MANAGEMENT
SCOTT NIELSEN
Coordinator

MONMOUTH COUNTY
POLICE ACADEMY
TERENCE P. MAHON
Director

MONMOUTH COUNTY
FIRE MARSHAL'S OFFICE
CRAIG FLANNIGAN, SR
Fire Marshal

As testament to our commitment the Monmouth County Sheriff's Office is the only county in the state to achieve "Five Star" accreditation of the Law Enforcement Division, the Corrections Division, Correctional Healthcare, the Communications Division, and the Monmouth County Police Academy. We serve as a role model to other Law Enforcement Agencies throughout the state and will continue to raise the standard of law enforcement excellence in New Jersey. Teamwork, training and technology are three essential tools the Monmouth County Sheriff's Office uses to ensure our county remains a great place to live, work and raise a family.

A handwritten signature in black ink that reads "Shaun Golden".

IDENTITY THEFT

The unauthorized taking of certain bits of personal, identifying information, without your knowledge, with the intent to commit a crime.



Identity Theft Resource Guide

For questions about identity theft or to schedule a program through the Monmouth County Sheriff's Office visit www.mcsonj.org or call the Sheriff's Office at **732.431.6400 ext. 1122**

To stop pre-approved credit card solicitation call:

1.888.567.8688

If you suspect your identity has been compromised, the following agencies should be contacted:

LOCAL POLICE DEPARTMENT

EQUIFAX CREDIT BUREAU

1.800.525.6285
www.equifax.com

EXPERIAN INFORMATION SOLUTIONS

1.888.397.3742
www.experian.com

TRANSUNION CREDIT BUREAU

1.800.680.7289
ww.transunion.com

FEDERAL TRADE COMMISSION

1.877.438.4338

SOCIAL SECURITY ADMINISTRATION

1.800.269.0271

NJ MOTOR VEHICLE COMMISSION

609.292.6500

**Contact ALL offices and institutions with which
you have financial accounts.**

RED FLAGS OF FRAUDULENT TELEMARKETERS



- Will ask for personal information
- Will make “free offer” but require fees
- Will rush you to make a decision
- Will advise you not to discuss this offer
- Will decline to send offer in writing
- Will demand that you act now
- Will insist on payment by wire or money transfer service such as moneygram or western union.
- Will attempt to scare or coerce you into action

Telemarketing fraud is a crime – committed by criminals who have one goal – separate you from your money.

WAYS TO PROTECT YOURSELF

- Never give out personal information
- Be cautious of callers who say you’ve won a prize
- Don’t be pressed into quick decisions
- Take time to discuss an offer with a friend you trust
- Get the offer in writing
- Be wary of home repair offers
- Check with the Better Business Bureau (609) 588-0808
- Screen your calls with caller I.D. (use caution, may be manipulated)
- Safeguard from Telemarketers your:
 - - Social Security Number
 - - Credit Card Numbers
 - - Bank Account Numbers
 - - Debit Card Numbers
 - - Any Identifying Information

SUGGESTIONS TO PROTECT YOUR PRIVACY

- Delete E-mails from unknown persons without opening them.
- Ignore or delete free offers. If it sounds too good to be true it probably is!
- Never give out personal information online or post it to a website.
- Be very cautious of people you “meet” online. They may not be who they claim to be, and they may be dangerous. Never meet them alone.
- If someone persists in asking for personal information or pressures you to meet them someplace, terminate the discussion.
- The Internet is an ideal place for financial crimes against seniors - use the Internet wisely and reduce your chances of becoming a victim.
- Beware of Internet “phishing” scams that try to lure you into divulging personal information.
- Never keep passwords stored on your computer or disclose them to anyone.
- Use Windows Update whenever new updates become available to patch security holes.



ONLINE ACTIVITY = ID THEFT

- Online quizzes
- Personal info on Facebook or other social media - name address, social security, drivers license info, bank account info, school you attend, activities in which you are involved
- Compromise access to home computer
- Every dollar paid for low credit score is one you could have invested

How can my identity be stolen?

HOME

- Rummaging through garbage
- Looking through mail (Incoming & Outgoing)
- Parked Vehicles
- Shoulder Surfing at banks

- Credit Card transactions (skimming)
- Car rentals - Hotel registration
- Retail Purchases - ATM transactions
- Gasoline purchases on credit card

IN-TRANSIT

INTERNET

- Unsolicited E-Mail offers
- Instant Messages
- Unattended terminals at work and public access locations
- Lost or stolen laptops

- Landlord
- Business or Sales Rep.
- Employer

- Government Official
- Utility Agent
- Bank Employee

DIRECT CONTACT

HOW TO PROTECT YOURSELF FROM BECOMING A VICTIM

- Review your financial and account statements promptly and carefully.
- Review your credit report from each of the three credit reporting sources annually.
- Password protect your accounts.
- Store and secure your personal information.
- Ask about information security procedures at work and other institutions that collect your information.
- Never give personal information on the phone or over the internet.
- When possible, put mail in postal collection boxes or drop it off at the local post office instead of leaving it in your mailbox at home. Remove incoming mail from your mailbox promptly.
- Shred credit card receipts, bank statements and other items bearing your personal information before disposing.
- Only provide your Social Security Number when absolutely necessary.
- Be aware of your surroundings when using ATMs. Try to only use bank ATMs; avoid the stand-alone machines.

DISCOVERING THE TRUTH ABOUT → IDENTITY THEFT ←

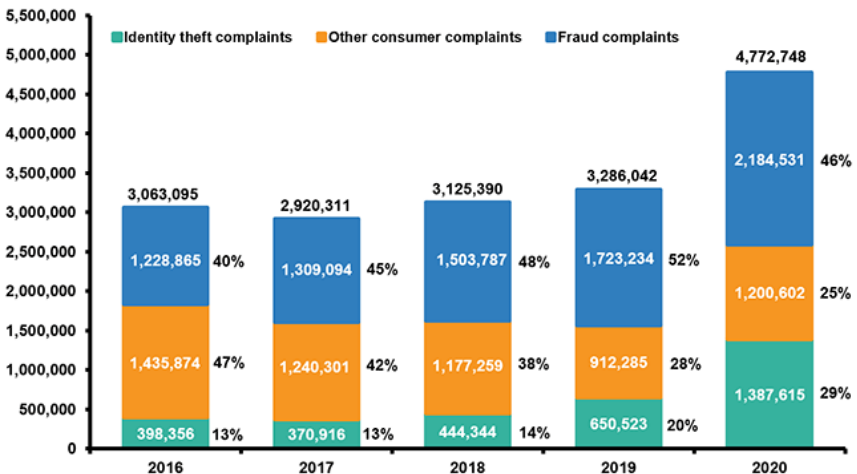
The Federal Trade Commission received more than 2.1 million fraud reports from consumers in 2020, according to newly released data, with imposter scams remaining the most common type of fraud reported to the agency.

Online shopping was the second-most common fraud category reported by consumers, elevated by a surge of reports in the early days of the COVID-19 pandemic. Internet services; prizes, sweepstakes, and lotteries; and telephone and mobile services rounded out the top five fraud categories.

Consumers reported losing more than \$3.3 billion to fraud in 2020, up from \$1.8 billion in 2019. Nearly \$1.2 billion of losses reported last year were due to imposter scams, while online shopping accounted for about \$246 million in reported losses from consumers.

Just over a third of all consumers who filed a fraud report with the FTC—34 percent—reported losing money, up from just 23 percent in 2019.

Identity Theft And Fraud Reports, 2016-2020



(1) Percentages are based on the total number of Consumer Sentinel Network reports by calendar year. These figures exclude "Do Not Call" registry complaints.

Source: Federal Trade Commission, Consumer Sentinel Network

2.2 million fraud reports

34% reported a loss



Source: Federal Trade Commission, Consumer Sentinel Network

\$3.4 billion total fraud losses

\$308 median loss

Younger people reported losing money to fraud more often than...

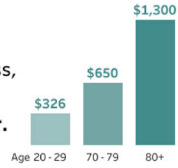
44%

Age 20-29

20%

Age 70-79

But when people aged 70+ had a loss, the median loss was much higher.



PROGRAMS OFFERED BY THE MONMOUTH COUNTY SHERIFF'S OFFICE:

PRESENTATIONS & DEMOS

- Bike Safety Demo
- Bullying, Cyberbullying, and the After Effects
- Dangers of Strangers
- Fraud Protection
- Gang Education & Awareness
- Internet Safety
- K9 Demo
- Mental Health Resiliency
- Opioid Awareness
- Risks and Facts on Vaping
- Seek 9-1-1
- Smart Driving

MCSO PROGRAMS

- Career Day
- Citizen Police Academy
- E.V.A.C.S. Initiative
- MCSO Tours
- Sheriff Youth Week
- S.P.A. Tours (Student Professional Awareness)
- VISCOMP

SERVICES

- Car Fit
- Flag Drop Box
- HOPE One
- Inmate Labor
- Know Your Zone
- Medicine Drop Box
- Project Lifesaver
- Safe CARGO

PUBLIC SAFETY CARDS

- Refrigerator Card
- E.V.A.C.S. ID Program

For more information, to enroll in a program, or to schedule a presentation/demo please contact program coordinator Alexa Quagliato at AQuagliato@mcsonj.org.

Visit our website, www.mcsonj.org and click on the Community Outreach link.



www.mcsonj.org