

February 17, 2016, 5:16pm

8 Remaining

**Thank you for reading your local online newspaper.** Because you have already viewed this article, you may view it again as many times as you would like without subtracting from your remaining free article views.

## County attorney shares fraud prevention tips

Recommend { 11 }

Tweet

G+1 0

Posted: Wednesday, January 27, 2016 9:00 am | Updated: 1:11 pm, Wed Jan 27, 2016.

By Kristine Goodrich/Editor |

Bank account and Social Security numbers are to thieves like yeast is to a baker.

Ramsey County Attorney John Choi used that simile during a presentation to area senior citizens about fraud earlier this month.

Hosted by the Consortium of Lake Area Senior Services Jan. 15 at the White Bear Lake Library, Choi talked about common identity theft and scam schemes. He also provided tips on how to reduce the chances of becoming a victim.

Scammers attempt to trick people into giving them money, usually via a wire transfer. Identity thieves obtain personal information and use it to drain your bank account, make purchases using your credit card number, open fraudulent credit accounts, fraudulently obtain government benefits in your name, file a false tax return in your name to obtain a refund and more.

Often the information thieves are middlemen who sell the information to someone who knows how to use it for the most financial gain, Choi reported. And often they are drug addicts who resort to criminal activity to fund their addiction, he added.

The county prosecutor's prevention advice revolved around two themes: take precautions to keep your information private and think twice before giving money to a person or business with whom you are not familiar.

Choi's tips for protecting your identity included:

- Don't carry your Social Security card with you and don't give out your number unless absolutely necessary. Make a copy of your Medicare card, black out your Social Security number and carry only this copy of the card.
- Don't put your Social Security number, phone number, driver's license number or birth date on your checks.
- Carry as few credit and debit cards as possible. If you don't expect to use it that day, leave it at home.
- Never leave your purse or wallet unattended.
- Shred all documents containing personal information with a cross shredder before disposing of them.
- Don't place any outgoing mail containing checks, account numbers or other sensitive information in an unsecured mailbox.
- Know when your bank and credit card statements typically arrive and retrieve them promptly from your mailbox. And if they don't arrive when anticipated, check in with the sender.

- If you shop online, make sure the website is secure before you enter payment information. The web address should begin with “https://” (if there is no “s” it is not secure).
- Don't use guessable passwords. “123456” and “password” are the most popular.
- If you receive an unanticipated phone call from someone you don't know seeking personal information, do not give it out, even if the caller claims to be from your bank or a government agency. Legitimate information requests are rarely initiated by phone. Don't trust caller ID, as scammers can fake their numbers. When in doubt, hang up and contact the entity via another means.
- Never respond to an unanticipated email requesting personal information. Identity thieves send emails posing as banks, online retailers and other businesses. Typically the email claims that you need to update your account information or your service will be suspended. The emails often look convincingly like they came from a legitimate business and they sometimes also contain a link to a website that appears to belong to the business but is also actually a fake. Contact the business via another means to determine if the email is legitimate.
- Check your credit report regularly. It's free up to three times a year (once a year through each of the three national credit reporting companies). Go to [annualcreditreport.com](http://annualcreditreport.com) or call 1-877-322-8228.

Choi's suggestions for avoiding financial scams included:

- A caller who claims to be a relative and requests you to wire money to resolve an emergency is probably a scammer. Ask the caller a question to which an imposter could not guess the correct answer.
- Never respond to an email from a friend or relative requesting emergency funds. It's likely the person's account has been hacked. Contact the person by another means to confirm.
- Unsolicited contact via any medium claiming you have won a prize is most likely a scam. “You can't win a contest you didn't enter,” Choi said. The scammer will usually claim you must pay taxes or another fee before you can claim the prize, which then never arrives.
- Don't give money to door-to-door solicitors seeking work or a charitable donation unless they have paperwork with them indicating they are a reputable business or charity.
- Don't believe a caller claiming to be from the IRS or another government agency threatening legal action if you don't pay owed taxes or a fine. Governmental notifications always come via mail.
- Be cautious and do research before responding to solicitations from reverse mortgage lenders or living trust preparers. They may be scammers or charge high hidden fees.
- Be wary of any solicitation that promises a large investment return or a significantly underpriced product or service. “If it sounds too good to be true you should be very, very suspicious,” Choi said.

© 2016 Your local online newspaper. All rights reserved. This material may not be published, broadcast, rewritten or redistributed.

#### **More about   Social Security Number**

- **ARTICLE:** Phone scammer targets senior complex

#### **More about   Internal Revenue Service**

- **ARTICLE:** 3.5 years prison for thieving financial executive
- **ARTICLE:** Guard your resources
- **ARTICLE:** Cable Commission refuses to sign off on Comcast merger, citing multiple concerns
- **ARTICLE:** Post-IRS auction: Laker rebounds

**More about   Credit Card**

- **ARTICLE:** Watch for card skimmers; prevent identity theft and fraud
- **ARTICLE:** Polaroid is back
- **ARTICLE:** Railroading and government security
- **ARTICLE:** Guard your resources

Recommend

{ 11 }

Tweet



0

**More From This Site**

- [Kowalski's opening in Shoreview – hopefully before Thanksgiving \(UPDATE\)](#)
- [Exchange students bring diversity to Centennial](#)
- [White Bear Lake pipeline: 'Too many unknowns'](#)
- [Restaurant closes after 8 months](#)
- [City helps fund strip mall improvements](#)

**From Around The Web**

- [Ever look yourself up? This new site is addicting. If you enter your name on this site, the results will surprise you. \(Instant Checkmate\)](#)
- [The World War II Quiz \(HowStuffWorks\)](#)
- [Here's Why You Should Stop Googling Names \(BeenVerified.com\)](#)
- [Homeowners In For Surprise \(Forget Tax Refunds\) \(Live Smarter Journal\)](#)
- [Illegal wind turbine leaves green energy entrepreneur spinning in jail \(Fox News\)](#)

Recommended by

**TOWNNEWS**  
Online. Community. News.

Copyright © 2011 Press Publications, White Bear Lake, MN. Powered by BLOX Content Management System from TownNews.com. [Terms of Use | Privacy Policy]