



**Ramsey County Sheriff's Department  
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**Holiday Safety Tips**

**Protecting Your Home**

- Always make your home appear that someone is home
- Use timers on interior lighting.
- Use motion sensors on exterior lighting.
- Have your driveway clear of snow.
- Pick up your newspaper and mail as soon as possible.
- If you are going out of town, have a trusted neighbor pick up your mail and newspaper and return the favor.
- Do not display pictures of purchased items on cardboard in your recycle bin.
- Gather your neighbors and join a neighborhood watch.

**Protecting Yourself**

- Avoid carrying large amount of cash or credit cards.
- Don't overburden yourselves with packages.
- Be extra careful with purses or wallets.
- Carry a purse close to your body.
- Consider carrying a fanny pack around your waist with just the necessary items that you need for your shopping trip.
- Bring along another family member or a friend.
- Park in well lighted areas.
- Lock up everything in your trunk and do not leave any items inside your car.
- Scan the area from your car looking for persons acting suspicious or just sitting in their vehicles for no apparent reason.

## Identity Theft Prevention

- Run a credit report on yourself to see if there are any unknown credit inquiries or unauthorized accounts
- Reconcile your check and credit card statements in a timely fashion and challenge any purchases that you did not make
- Limit the number of credit cards you have to reduce exposure, and cancel any inactive accounts
- Destroy all unused pre-approved credit card and loan applications. The mailbox thief only has to fill them out and redirect the return address to start using your credit
- Never give any important number out like from your drivers license, credit card, bank account, date of birth or social security number to anyone you don't know over the telephone
- Minimize exposure of your drivers' license number, date of birth, social security number, and credit card numbers. If the numbers are requested for check cashing purposes, ask if the business has alternative options such as using a check-cashing card
- Safeguard your credit, debit, and ATM card receipts and shred them before disposing of them
- Shred your bank statements and any tax documents when you dispose of them
- Before disposal, shred paycheck stubs and W-2 forms that contain your social security number and often your name and address. This is a common way for dumpster divers to obtain important identification
- Scrutinize your utility and subscription bills to make sure the charges are yours
- Destroy all checks immediately when you close a checking account. Destroy or keep in a secure place, any courtesy checks that your bank or credit card company may mail to you
- Memorize your passwords and personal identification (PIN) numbers. Keep your PIN numbers somewhere that only you know
- Don't give out your PIN or write them on your credit cards or ATM cards
- Keep a list or photocopy all credit and identification cards you carry with you, including front and back, so that you can quickly call the issuers to inform them about missing or stolen cards
- Don't give away too much personal information on your family web site. Full names, date of births, and address is too much information to post. By obtaining your "place-of-birth," the identity thief can possibly get your duplicate birth certificate
- Protect your mother's maiden name, especially when using family tree tracers and genealogy service web sites. Maiden names are often used as passwords to access accounts over the telephone
- Never leave your purse or wallet unattended, at work, at restaurants, at health fitness clubs, in your shopping cart, at church or at social gatherings. Never leave your purse or wallet in open view in your car, even when locked

## If You Suspect Identity Theft

- Report the incident to the police immediately. If you know where your identification was stolen, that would be the correct police jurisdiction to report it to. Insist on being given a police report number and get a copy to enclose in correspondence with credit agencies
- Report all stolen cards to the issuers immediately and request that new card numbers. Always respond to written credit card receipt notifications received in the mail
- Notify your bank in the event that your checks are stolen and request that your account be closed
- In order to prove your innocence, be prepared to fill out affidavits of forgeries for banks, credit grantors, and recipients of stolen checks. They are joint victims with you and may suffer a financial loss
- Be prepared to work with retailers who have been victimized by someone using your name to help mitigate their losses, if necessary
- If you know the abuser, report them to the [Federal Trade Commission](#)
- Go online to [social security administration](#) if someone is using your social security number to establish credit or new accounts. If SSN fraud is suspected, call the SSA Hotline: (800) 772-1213
- Obtain copies of your credit report periodically to see if there are any unknown credit lines in your name. Credit reports cost less than \$10. All three major credit reporting agencies in the United States have toll free telephone numbers. [Equifax](#) (888) 532-0179; [Experian](#) (800) 311-4769; [Trans Union](#) (800) 680-7289. Each agency has a consumer fraud division. Call them.
- Report suspected fraud to the credit reporting agencies and request that your account be red flagged with a fraud statement posted at the top of your report to all three credit reporting agencies. This will stop future credit from being issued until you are contacted and will remain in place for seven years or until you cancel the request. These agencies will also help clear up negative information on the reports due to fraud.

For more information on crime prevention education you may visit our website at [www.co.ramsey.mn.us/sheriff/index.asp](http://www.co.ramsey.mn.us/sheriff/index.asp)