

3. Save all your credit card receipts and compare them with your monthly bill to make sure there are no extra charges. Shred the carbon copy that comes with the receipt.
4. Do not carry more credit cards than you need.
5. Never lend your card to anyone.
6. Total all charges before signing your charge slip. Draw a line through the empty spaces so additional charges can not be added at a later time.
7. Check your credit report on a regular basis.

If You Are A Victim of Identity Theft or Fraud

Immediately report the crime to your local law enforcement agency and to the three credit bureaus listed below.

EXPERIAN (formally TRW)
 Phone: 888-EXPERIAN (888-397-3742)
 P.O. Box 9532, Allen, TX 75013
 Website: www.experian.com

EQUIFAX
 Phone: 888-685-1111
 P.O. Box 105069, Atlanta, GA 30348
 Website: www.equifax.com

TRANS UNION CORPORATION
 Phone: 800-680-7289
 P.O. Box 1000, Chester, PA 19016-1000
 Website: www.tuc.com

CRIME PREVENTION

Crime prevention has been defined as the anticipation, the recognition and the appraisal of a crime risk and the initiation of some action to remove or reduce it.

EMERGENCY
 (24Hours)
 911

If you are on the main campus and using a cell phone, dial **(415) 338-2222** for the University Police.

BUSINESS
 (24Hours)
 (415) 338-7200

CRIME HOTLINE
 (415) 338-3030

prepared by the Crime Prevention Unit
 SAN FRANCISCO STATE UNIVERSITY POLICE

www.sfsu.edu/~upd

0511

Fraud



Prevention

**CRIME PREVENTION UNIT
 SAN FRANCISCO STATE
 UNIVERSITY POLICE
 (415) 338-7200**



**PATRICK M. WASLEY
 CHIEF OF POLICE**

Internet Fraud

What is Internet Fraud?

Internet fraud is a crime that uses the internet to present fraudulent solicitations to prospective victims and to conduct fraudulent transactions. For example, chat rooms, email, message boards, and websites may be used to commit internet fraud.

Types of Internet Fraud

1. Auction and retail schemes online.
2. Business schemes online.
3. Investment schemes online.
4. Credit card fraud.

Internet Fraud Prevention Tips

1. Do not judge by the initial appearance. No matter how impressive or professional the website looks it doesn't mean that it is genuine. With current software, anyone is able to make a website look professional.
2. Do not give out your personal information to someone you do not know. Make sure that the website you are using is secure before entering your personal information.

3. Watch out for advance fee demands. Use caution when any online seller wants you to send checks or money orders to a post office box prior to you receiving the merchandise.
4. It is recommended that you use a credit card with a relatively low charge limit when making purchases online. This is to prevent the person from being able to fraudulently charge a large amount of money on your credit card.

Identity Theft

Identity theft is one of the fastest growing crimes in America. Identity theft is the act of taking another person's identity for personal gain. The identity imposter may use the victim's identity to obtain credit cards, steal money from a victim's existing accounts, rent an apartment, and apply for loans. Victims of identity theft may not even know about the fraud for months or even several years.

How identity theft is committed

1. Shoulder surfing (having someone look over your shoulder to obtain your personal information)
2. Dumpster diving for mail that contains bills, statements and personal info
3. Stolen purse or wallet



4. Stealing items from a mailbox. Such as bank statements, credit card statements, and pre-approved credit card applications.

Identity Theft Prevention Tips

1. Limit the amount of personal information you carry with you.
2. Keep good backup account information incase your wallet or purse is stolen.
3. Shred all credit card applications before throwing them away.
4. Be careful while using your credit card and ATM. Make sure that no one is watching you enter your PIN.

Credit Card Fraud

Tips to Prevent Credit Card Fraud

1. If you carry a shoulder bag, place credit cards in a zipper area of the bag. If you carry a wallet, consider carrying it in a front pocket or inside a coat pocket.
2. When you are using your credit card in a store, make sure you shield your credit card from onlookers around you. Keep an eye on your card throughout the whole transaction.