



Community Crime Prevention Newsletter

Plymouth, MN

Volume 1 Special Holiday Edition

Be Alert to Gift Card Fraud

Gift card sales are estimated to top \$24 billion this year, so it is not surprising that gift cards fraud is becoming increasingly popular. Criminals are always looking for a way to steal from you, and some have now found a way to steal your gift card balance. Although this scam is still rare, if you are buying gift cards this season from a display rack, you may become a victim. Since each gift card has a unique number that is used to track usage and the outstanding balance, criminals target stores where gift cards are displayed on a rack. Scammers take the cards off the display stand and scan the back of the gift card with an inexpensive mag-strip scanner. (Criminals can also write down the numbers, but this takes much longer.) They then wait a few days and call to see how much of a balance THEY have on the card. Once they find the card has been activated and there is a balance, they go online and start shopping.

To prevent becoming a victim of this fraud, purchase your card from a customer service desk or where they do not have the gift cards viewable to the public. This will limit your risk of becoming the victim of a scam, but won't entirely eliminate it. Remember, store employees can participate in the gift card scams, too. Some more tips to keep you safe are:

Auction gift card scams:

The three most common types of gift card scams are the online auction scams. These scams are:

- 👉 Used, counterfeit or fraudulent gift cards are sold on auction websites.
- 👉 Sellers overstate the value of the real gift cards they are selling.
- 👉 Criminals use stolen credit cards to buy gift cards and then sell these on online auction site.

- ⚙ Gift cards that have "secret" PINs (usually hidden by a scratch-off strip) can help eliminate this type of fraud. Make sure to thoroughly inspect your gift card, front and back, before purchasing it. If you can see the PIN or the card appears to be tampered with, do not buy it.
- ⚙ Ask the store cashier to scan the gift card in front of you. This will guarantee the card is valid when you buy it and that it reflects the proper balance.
- ⚙ Keep your receipt as proof of purchase as long as there is money on the gift card. Many retailers can track where the card was bought, when it was activated, and when and where it was used. Some retailers will replace stolen cards if you have a receipt.
- ⚙ Never buy gift cards from online auction sites. This is a large source of gift card fraud. Although some cards are real, many are stolen, counterfeit, or used. It's not worth the risk. Buy your gift cards directly from the store's official website.

As you are shopping, remember to keep purchases, purses, and other bags out of view by locking them in your trunk. Don't leave them unattended in your car. Criminals know to walk through shopping center parking lots to look for newly purchased gifts. Also, be sure to keep the receipts separate from the purchased items. Criminals often return the items for cash or a gift card before you ever know they're gone! Stay safe and best wishes for a happy New Year!

Fraud Stop: Social Security Scam

There is a new email scam going around. Victims receive an email supposedly from the Social Security Administration titled, "Cost of Living for 2007 Update." The message warns the victim that they need to update their information or their account will be suspended. The email tells the victim to register and select a password. The victim is then asked to confirm their identity by providing their social security number, bank account, and credit card information. This email is a scam. The Social Security Administration does not send out emails and request this type of information. If you receive this email, report it to the Security Office of the Inspector General Hotline at 1-800-269-0271 (1-866-501-2101 TTY) or go to www.socialsecurity.gov/oig.

Crime Free Multi-Housing Corner Upcoming CFMH training

The Plymouth Police Department is pleased to announce that we will once again host Crime Free Multi-Housing (CFMH) Day 1 training.



The training is scheduled for **Thursday, March 15, 2007** from 8:00 a.m. to 5:00 p.m. at the Plymouth Police Department. The cost to attend the training is \$25, which includes breakfast, lunch, snacks, and a training manual.

If you have attended a CFMH Day 1 training in the past, but it has been a few years, come to the half-day refresher for \$10! What a great way to learn what is new in rental housing law!

This class is invaluable for multi-family housing managers, owners, employees and single-family rental owners. Register now! Space is limited! Call 763-509-5147 to request a registration form.

Working together, we can make a difference!

Featured Crime Prevention Program: Self Defense for Females

The Plymouth Police Department offers periodic self-defense/safety classes for females of all ages. The Self Defense for Females class addresses many traditional safety concerns through an open discussion and easy, hands-on defensive tactics techniques taught by Plymouth Police Officers. Check for class listings through Plymouth Parks and Recreation Department 763-509-5200. The next class is scheduled for March 29, 2007 from 6:30 – 9:30 PM.

**If you see suspicious activity,
please call 9-1-1 immediately.**

Especially for Business

Bad checks are very common, but you don't have to write off worthless checks as a cost of doing business. There is a way to recover your money. For just over a year, the Plymouth Police Department has participated in the Worthless Check Diversion Program. The main goals of the program are:

- Restitution for victims
- Increasing the accountability of those who issue worthless checks
- Educating merchants and residents about how to reduce the number of worthless checks they receive
- Reducing costs to law enforcement associated with investigation and prosecuting these cases.

The program is **free** to Plymouth merchants and residents. No contract is required to participate in the program and no check is too small to send through. If you would like further information about the Check Diversion program and how it can help your business, contact the Retailers Protection Association (RPA) at 1-800-880-5420.

Along for the Ride

Tune into Plymouth City Channel 16 Thursdays at noon, Fridays at 6 p.m. or Sundays at 6 p.m., to see our ½ hour informational television show and get to know the Plymouth Police Department in a whole new way! Shows cover topics related to safety, crime trends, crime prevention, how the department works, and much more! In addition, we answer viewer questions and concerns on the air, so tune in to see if we answer yours! If you would like to ask a question to be answered on air, or you would like to suggest a topic to be covered on Along for the Ride, please call the show's voicemail at 763-509-5139. The show can also be seen on Community Cable Channel 20, Wednesday evenings at 8:30 p.m.

Emergency: **9-1-1** Non-emergency: **763-525-6210** Crime Information Line: **763-509-5177**

If you have any comments about this newsletter, please contact Officer Angela Haseman at the Plymouth Police Department, 3400 Plymouth Blvd., Plymouth, MN 55447, 763-509-5147 or at ahaseman@ci.plymouth.mn.us. Thank you!