



San Leandro Police Department Crime Prevention News & Tips



Repairing Your Credit

FALL, 2012

There are many ways to encounter credit problems, not the least of which is falling victim to identity theft or being enticed by the numerous low-interest credit card offers in the mail. This information highlights some key steps to cleaning up and repairing your credit. It is not intended as legal advice.

BEGIN BY TAKING ACTION. The task may be daunting, but everyone agrees that repairing your credit starts by taking action. As you begin, be aware that there are no instant fixes and no one can “erase” your bad credit. Only your deliberate effort, correction of errors and good practices involving prompt payment of bills over time can rebuild your credit.

CHECK YOUR CREDIT HISTORY. Checking your credit report regularly for errors and having misinformation corrected immediately can minimize surprises. There are three main nationwide credit bureaus that compile credit report information:

Equifax 800-685-1111 www.equifax.com

Experian 888-397-3742 www.experian.com

Trans Union 800-916-8800 www.transunion.com

DISPUTE INCOMPLETE OR INACCURATE INFORMATION. You have a right to dispute incorrect information and have your file corrected. If unable to resolve the dispute, you can ask to have your explanatory note included in your file and distributed to those requesting your credit history.

REPAIRING YOUR CREDIT. Paying down your current credit card balances will go a long way toward repairing your credit rating. Do not believe the promises of quick-fix credit repairs since there is no instant solution.

COMPLAINTS. If you believe your rights have been violated by a consumer reporting agency, you can file a complaint with the State of California Attorney General’s Public Inquiry Unit.

The above is just a portion of the information provided on the State of California Department of Consumer Affairs website—<http://www.dca.ca.gov/>.



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THE GRANDPARENT SCAM *Scam Alert*

Information in this article provided by the Federal Bureau of Investigation.

You are a grandparent — you receive a telephone call or an e-mail from someone who identifies himself/herself as your grandchild. “I’ve been arrested in another country (or been in a serious accident). I need money wired quickly to pay my bail (or medical bills or other type of monetary emergency). Don’t tell my parents because they will get upset.” This could be the type of call or e-mail you might receive requesting immediate financial assistance. This type of fraud has come to be known as “the grandparent scam” and seeks to take advantage of their love and concern for their grandchildren.

The “grandparent scam” has been around for a few years according to the FBI. The Internet Crime Complaint Center (IC3) has been receiving reports about it since 2008. However, the scam and the scam artists are becoming more and more sophisticated in their attempt to take your money. Thanks to the Internet and social networking sites, a criminal can sometimes uncover personal information about their targets, which makes the impersonations even more believable.

For example, the actual grandson may mention on his social networking site that he is a photographer who often travels to Mexico. When contacting the grandparents, the phony grandson will say he’s calling from Mexico, where someone stole his camera equipment or passport.

Common scenarios include:

- A grandparent receives a phone call or sometimes an e-mail from a “grandchild.” If it is a phone call, it is usually late at night or early in the morning when most people are not thinking that clearly. Usually, the person claims to be traveling in a foreign country and has gotten into a bad situation, like being arrested for drugs, getting in a car accident, or being mugged, and needs the money wired ASAP. Plus — the “grandchild” does not want his or her parents told.
- Sometimes instead of the “grandchild” making the phone call, the criminal pretends to be an arresting police officer, a lawyer, or a doctor at a hospital. The FBI has received complaints about the phony grandchild talking first and then handing the phone over to an accomplice to further spin the fake story.
- The FBI has also received complaints where military families have been victimized. After accessing a soldier’s social networking site, a con artist will contact the soldier’s grandparents sometimes claiming that a problem came up during military leave that requires money to fix.

HOW TO PROTECT YOURSELF

- Resist the temptation to act quickly.
- Try to contact your grandchild directly or another family member to determine whether or not the call is legitimate.
- Never wire money based on a request made over the telephone or in an e-mail . . . especially overseas. Wiring money is like giving cash — once you send it, you cannot get it back.
- If you do receive such a call, ask some questions that would be difficult for an imposter to answer correctly.

For more information on this scam and others, please contact IC3 at www.ic3.gov.

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Internet Knock-offs

Information in this article provided by the Better Business Bureau (www.bbb.org).

The market for counterfeit luxury items is huge selling everything from jewelry to perfume to handbags to sunglasses. For bargain-hunters looking for high-end items at discount prices online, the Better Business Bureau offers some advice on avoiding web-based rip-offs.

Online classified sites like Craigslist or eBay are hot spots for online counterfeit luxury item fraud although both offer “buyer beware” warnings. But vendors are now setting up their own websites to fool frugal fashionistas. Everyone is looking to save in a tight economy. Unfortunately, what looks to be a great deal can really be a shoddy knock-off.



SPOTTING A FAKE

The BBB offers the following advice for shopping safely online when looking for deals on designer goods, as well as tips on how to spot a fake:

Always deal with reputable businesses. The number one way to avoid getting ripped off when buying luxury goods is to deal with reputable businesses. When in doubt, shoppers can contact the manufacturer and verify which vendors are authorized sellers. Consumers should also check out the business with the BBB at www.bbb.org/search before making a purchasing decision.

If the price seems too good to be true, it probably is. One of the biggest red flags for knock-off merchandise is an unrealistic price. Extremely low prices are tempting but not to be believed. Paying

\$100 for a \$1000 purse could result in the consumer receiving a poorly constructed – and worthless – fake.

Read between the lines. Some websites or online classified ads will go overboard in their description of the item in order to coax the buyer’s trust. Overuse of “genuine,” “real” or “authentic” is a bad sign. Buyers also need to keep an eye out for sneaky phrases like “inspired by.”

Check the merchandise. Considering that the name is a large part of the motivation for buying a luxury brand, many manufacturers spend considerable time and energy on crafting the physical label. Counterfeiters aren’t usually as meticulous. Shoppers should look for misspelled words and brand names, poorly sewn logos and labels, etc. Some luxury goods carry an “authenticity label” with a hologram or other security measures.

Know the brand. Different luxury brands, such as purses, have specific hardware consumers can rely on to identify a genuine piece. Zippers, screws, clasps and stitching are usually very specific for the brand and the manufacturer often has details on their website explaining what to look for and how to spot a knock-off. Craftsmanship is king for most luxury brands. If the sunglasses snap in two in the first week, or if the stitching and seams are ragged and do not match up on a purse, the items are probably counterfeit.

Consumers who have purchased counterfeit luxury goods should contact the BBB and can easily file complaints online at www.bbb.org/complain.

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WATCH OUT FOR Wi-Fi THIEVES

More than ever, the laptop or tablet leaves the house when we do. With Wi-Fi access, it is a great way to check e-mail, verify bank account balances, and do some shopping. Unfortunately, places where Wi-Fi connections are available, such as hotels, airports, and coffee shops, are where the scam artists are also. They will try to trick you into connecting to their Wi-Fi router and then steal your personal information. Most people are unaware it is happening until it is too late.

HOW THE SCAM WORKS

You turn on your laptop/tablet in a Wi-Fi zone. Several connection choices appear. The problem is some of the connection choices are not legitimate. These are called ad hoc, or peer-to-peer networks set up by a thief with a laptop and wireless network residing nearby. If you inadvertently connect to their network, all your computer keystrokes will pass directly into their computer. While you are happily surfing the internet, the hacker is collecting your personal information that can be used to gain access to your bank accounts and credit card numbers.

HOW CAN YOU BE SURE YOU CONNECT TO A LEGITIMATE Wi-Fi ZONE?

Sometimes it is difficult to tell, especially when the scammers model their ad hoc or peer-to-peer network to look exactly like a legitimate one. First, look at your connection page because every network connection includes a name and a description. If it is an ad hoc network, it will be called a "computer-to-computer" network and display an icon of several computers connected together. Do not connect to this.

A legitimate wireless network is simply call a "wireless network." it will display an icon of just one connected computer. This is the legitimate connection.

If you are not sure the Wi-Fi network is legitimate, do not connect.

Also, be sure to set up your computer so it doesn't automatically connect to a wireless network



but allows you to choose your connection.

Always be alert when you are in a Wi-Fi zone and be sure to connect to a legitimate Wi-Fi service provider. Keeping your personal information "personal" depends on it.

For more information on these scams and others, please contact the California Department of Consumer Affairs at www.dca.ca.gov.

Numbers to know:

- Non-emergency** 577-2740
- General Business** 577-2740
- Administration Division** 577-3253
- Records Section** 577-3217
- Traffic Division** 577-3208
- Animal Control** 577-3206
- Community Compliance/
Abandoned Vehicles** 577-3260
- Recruiting** 577-3247
- Neighborhood Watch** 577-3248
- Crime Free Multi-Housing** 577-3252