



Department of Public Safety Newsletter



M O T T C O M M U N I T Y C O L L E G E

Don't be a Victim Protect Yourself!

- Be sure to shred any documents that have any personal information on it; such as your social security number, bank account information, your phone number, your address and your name. Documents with this sort of personal information should be shredded immediately!
- Be sure to check your credit report at least once a year, preferably every 6 months.
- To be sure that you have the proper protection on your computer go to any store that sell computer programs, hardware and software, ask for the most knowledgeable staff member to assist you in determining the best protection for your computer.
- Be sure to use passwords that are not obvious and easy to figure out; ensure that your passwords include letters, numbers and symbols or at least a combination of two out of the three.
- In your home, keep all business documents (your deed, bank statements, etc.) locked in a secure place.

IF IT SOUNDS TOO GOOD TO BE TRUE, PERHAPS IT IS: Protecting Yourself Against Identity Theft

By D. McLaughlin

While there has been an alarming rate of identity theft, most consumers are not educated on the best ways to protect themselves from the schemes that are out there.

The scammers are more than likely shopping, lurking and lurking their next victim at this very moment. Your job is to make sure that you are not a victim of identity theft or a victim of any other criminal act.

The most popular Lottery scammers are from the U.K. , Nigeria, and Canada. You can not win a lottery unless you have initiated yourself into the pool of that particular Lottery drawing. The scam: contact the victim via E-mail or through U.S. Postal mail. Next, the scam artist will communicate to the victim in a sent letter that he/she has won a lottery and to contact the lottery commission by way of mailing back his/her bank account number, social security number, birth date, address and his/her first and last name. Once the personal information is captured, the criminal will have the needed

information to commit identity theft. Another popular scam includes sending a fraudulent lottery check to an unsuspected victim. The scam artist posing as a lottery commission, will ask for him/her to send a portion of his/her winnings as a fee, in the form of a cashier's check. By the time the cashier's check is mailed to the scam artist; the victim's bank will have received a returned check from the receiving bank of the fake lottery winnings. The victim's bank will contact him/her and make him/her aware of the fraud. The victim is then out of thousands of dollars. In some cases, the returned check will overdraw the victims account leaving a negative balance and the bank will expect to have those thousands replaced regardless of the fault of the victim.

Please protect yourself from scams such as those men-

tioned in this newsletter. To ensure that your credit or identity has not been tampered with, request a free credit report from Experian, Trans Union and Equifax at least once a year. Use the numbers below to contact the credit/consumer reporting companies.



Equifax: 1-800-525-6285

Experian 1-888-397-3742
or 1-888-EXPERIAN

TransUnion: 1-800-680-7289

CAMPUS CLOSINGS
Dial.....810-232-8989

CAMPUS EMERGENCY
Dial.....810-762-5666

NON-EMERGENCY
Dial.....810-762-0222