

## Identity Theft

Identity Theft is the fastest growing crime in the United States. If a thief is able to gain access to your name, address, date of birth, driver's license number and social security number, the financial results could be devastating. Victims of identity theft often spend thousands of dollars and countless hours to restore their good name.

### Consider the following tips:

- Shred all documents that contain personal information before throwing them away.
- Do not leave personal information in your vehicle.
- Review bank and credit card statements regularly.
- Never give out personal information over the phone.
- Do not leave receipts at the ATM or gas pump.
- Never carry your social security card in your purse or wallet.



### If you become a victim of identity theft:

- Contact law enforcement immediately and file a report.
- Report it to all three major credit reporting agencies.
- Ask creditors to close all existing accounts and re-open them with new account numbers.
- Check your credit reports routinely, many victims are victimized for years.

## Mission Statement

*The Kern County Sheriff's Office is committed to work in partnership with our community to enhance the safety, security, and quality of life for the residents and visitors of Kern County through professional public safety services.*



### Helpful Websites!

- National Crime Prevention Council - [www.ncpc.org](http://www.ncpc.org)
- [www.lookstoogoodtobetrue.com](http://www.lookstoogoodtobetrue.com)
- [www.frbsf.org/publications/consumer/fraud.html](http://www.frbsf.org/publications/consumer/fraud.html)

To contact the Kern County Sheriff's Office:

Emergency: **9-1-1**

Non-Emergency: **(661) 861-3110**

Non-Emergency Outlying Areas: **1-800-861-3110**

Sheriff's Report Desk (Bakersfield only): **(661) 391-7471**

## FRAUDS AND SCAMS



**Don't get the rug pulled  
out from under you....**

This brochure is a publication of the  
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## Scams and Cons

Con artists are constantly thinking up new ways to steal your money, but some of the most successful scams have been around forever. These crooks simply move to a new location and set up shop, or add a new twist to the con, always staying one step ahead of authorities who are trying to put them out of business.

The sales pitch for most of these scams sounds “too good to be true,” but many people let their greed take over and want to believe. They know they shouldn’t send money or give their credit card number to strangers, but they do it anyway, and live to regret it.

You can reduce your chances of being ripped off by learning how the most popular scams work. The following seven scams are so successful that they never seem to go away.

### Phony Contests

Prize scams top the list of consumer frauds. A phone call, postcard, or official looking letter arrives in the mail and tells you that you’ve won a fabulous prize. All you have to do to claim the prize is: Send money and/or supply your credit card number and/or buy something, and/or call an expensive 900 number. (Legitimate contests don’t work this way. When you win a free contest, the prize should be free.)



**TIP:** Pay to get a “guaranteed” prize and you are guaranteed to get ripped off. Only con artists ask for money to cover shipping, handling, surcharges, or taxes.

### Magazine Subscriptions

The caller offers you a “special deal” on magazine subscriptions. You can get your favorite magazine for only pennies a day. In a common pitch, you get subscriptions to a group of magazines for 60 months for “only” \$3.39 per week. That adds up to a total of over \$800 over 60 months.



**TIP:** Don’t order magazine subscriptions over the phone.

## Work at Home

You’ve probably seen an ad such as this “Wanted: Earn \$1000 per month stuffing envelopes at home.” Each work-at-home scheme has its own twist, but the pitch is always the same—make easy money at home, no experience necessary. The catch: you must buy costly instructions and materials from the scammer.



**TIP:** Never pay money to work at home.

### Credit Repair

If you want to buy a house or finance a new car, good credit is a must. If you have a bad credit record, it’s strictly “pay cash or do without.” Credit repair services promise to cure a sick credit report, but they are a waste of money. Remember, a guarantee is only as good as the company behind it—or as worthless. No one can remove bad credit from your credit report if it’s accurate and less than seven years old. Only time and a good payment record can heal a bad credit report.



**TIP:** You can challenge any mistakes in your credit report on your own for free. The credit bureau must verify the accuracy and correct errors.

### Free Vacations

Not many people can turn down a free vacation, which explains why the vacation scam is so popular. You receive a postcard promising a free trip to Hawaii or the Bahamas. But the catch is:



- You can’t get your “free” airline ticket until you buy another one at full price. In most cases, it’s cheaper to buy two economy fare tickets on your own.
- The “vacation” is just a room. You provide the transportation, and pay service charges when you get there.
- You must pay a deposit to reserve your travel package. All you get in return is a certificate or voucher that can be very difficult to use. You have to book 90 days in

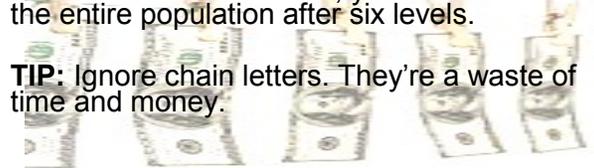
advance, you can’t pick a specific travel date, and you are not guaranteed a specific hotel or airline.

**TIP:** If you want to take a trip, contact a reputable travel agent. If you really win a vacation, you won’t have to pay a penny.

### Chain Letters

The mail is so full of illegal get-rich-quick schemes that the postal service can’t keep up with them. They sound good: you send money to one person and in return get money from hundreds. But if the chain requires you to send the letter to six people and each of them must write six more, you would exhaust the entire population after six levels.

**TIP:** Ignore chain letters. They’re a waste of time and money.



### Pigeon Drop

This complicated con has numerous variations, but all involve the con artist and an accomplice. The con approaches a victim in a public place. He/she tells a convincing story about a large sum of money he found, inherited, or received from a large settlement. At this point, the accomplice arrives, posing as another passerby.



The con offers both victim and accomplice a share of the loot in exchange for some small service, such as guarding the money temporarily. Saying he needs a “show of good faith” to include them in his plan, the con asks both to withdraw large sums of money. The accomplice eagerly accepts and pressures the victim to go along with it.

The money gets passed around between all three participants, but the bottom line is that the con artist and accomplice end up with all of the victim’s money, and the victim gets ripped off.