



Protecting Your Identity

Protecting your \$\$\$

What to Know, What to Do

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Orleans Police Department
508-255-0117
amclaughlin@orleanspd.com



Stop Unwanted Calls



1/15/2019

Chat Room

Fake - Scam - Fraud - Info - John, 51 , Berlin @ badoo



new

Views: 64
Filesize: 24.06kB
Date: January 12, 2018, 04:35:06 PM
Comments (0)
By: Nelly



new

Views: 114
Filesize: 55.23kB
Date: January 12, 2018, 04:35:06 PM
Comments (0)
By: Nelly



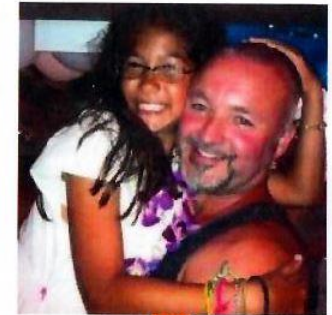
new

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Filesize: 85.11kB
Date: January 04, 2018, 03:53:05 PM
Comments (0)
By: Nelly



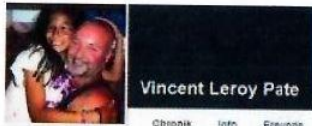
new

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Filesize: 38.89kB
Date: December 30, 2017, 07:42:05 AM
Comments (0)
By: Nelly



new

Views: 111
Filesize: 64.02kB
Date: December 02, 2017, 05:29:19 AM
Comments (0)
By: Nelly



new

Views: 85
Filesize: 12.76kB
Date: December 02, 2017, 05:29:19 AM
Comments (0)
By: Nelly



new

Views: 69
Filesize: 19.7kB
Date: November 22, 2017, 05:27:50 AM
Comments (0)
By: Nelly



new

Views: 104
Filesize: 43.39kB
Date: November 22, 2017, 05:27:49 AM
Comments (0)
By: Nelly



new

Views: 105
Filesize: 51.41kB
Date: November 22, 2017, 05:27:49 AM
Comments (0)
By: Nelly



new

Views: 101
Filesize: 32.94kB
Date: October 22, 2017, 11:03:51 AM
Comments (0)
By: Nelly





Stop Unwanted Calls



Verify, Verify, Verify



Overview

Identity protection

- ▶ Warning signs of identity theft
- ▶ How you can reduce your risk
- ▶ What to do if a victim



Warning Signs

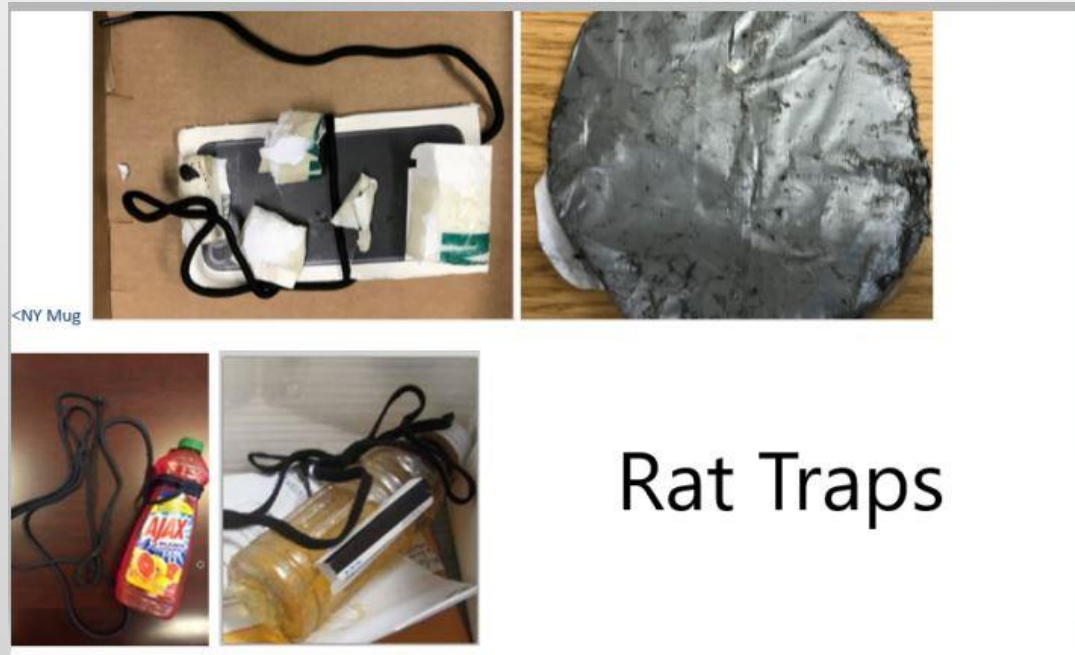
How do you know if your identity was stolen?

- ▶ mistakes on accounts or your Explanation of Medical benefits
- ▶ regular bills go missing, passwords changed
- ▶ calls from debt collectors for debts that aren't yours
- ▶ notice from the IRS that other tax return already filed
- ▶ calls or mail about accounts in your minor child's name
- ▶ You are arrested or have criminal charges from someone else



How does identity theft happen?

- ▶ steal information from trash, mailbox or from a business
- ▶ trick you into revealing information.
 - ▶ Is your SSN 123-45-5689?
- ▶ pretend to offer a job, loan, or apartment to get your information



Reduce Your Risk

Identity protection means treating your personal information with care.

Make it a habit.

- ▶ like buckling your seatbelt, or
- ▶ locking your doors at night



I Never Would Have Thought of That

<https://www.10news.com/news/delete-your-phone-information-from-the-rental-car>

Public Wi-Fi:

- Hotels
- Coffee Shops
- Greyhound Buses
- Gyms



Reduce Your Risk

How does identity theft happen?

▶ Your right to a free credit report every 12 months

▶ To order:

annualcreditreport.com

1-877-322-8228

Experian, Transunion, Equifax



Reduce Your Risk

Read your bank, credit and account statements, and Explanation of Medical benefits.

- ▶ Look for charges you didn't make.
- ▶ Be alert for bills that don't arrive when you expect them.
- ▶ Follow up if you get account statements you don't expect.



Social Security Number & IRS

Respond quickly to notices from the Internal Revenue Service.

- ▶ If someone has used your Social Security number on a tax return, contact IRS's Specialized Identity Theft Protection Unit

- ▶ **1-800-908-4490**



Social Security Number

Secure your Social Security Number.

- ▶ If someone asks for it, ask:
 - ▶ Why do you need it?
 - ▶ How will it be used?
 - ▶ How do you protect it?



Your Risk



Protect Your Personal Information.

- ▶ Keep your important papers secure.
- ▶ Be careful with your mail. Send from post office or large blue box, not mailbox. No **RED** Flag
- ▶ Shred sensitive documents.
- ▶ Don't overshare on social networking sites.

Be alert to online impersonators.

Reduce Your Risk

▶ Do you know who is getting your personal information?

▶ Don't click on links in emails. **Hover** over email

▶ Contact customer serv



Hover over "link" with mouse



IMPORTANT ACCOUNT INFORMATION FROM VERIZON WIRELESS.

Update Your Profile Information

It has come to our attention that your payment method is out of date. Please update your payment method as soon as possible.

To update your profile, click: [Sign in to My Verizon](#) account and proceed with the update process.

www.verizonwireless.com



<http://ag.my/wp-admin/js/.sc/index.html>

Thank you for using My Verizon.



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Hover over "link" with mouse



IMPORTANT ACCOUNT INFORMATION FROM VERIZON WIRELESS.

Update Your Profile Information

It has come to our attention that your payment method is out of date. Please update your payment method as soon as possible.

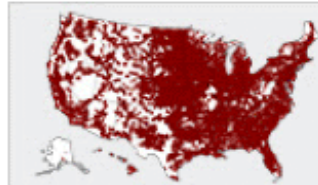
To update your profile, click: [Sign in to My Verizon](#) account and proceed with the update process.

www.verizonwireless.com



`http://ag.my/wp-admin/js/.sc/index.html`

Thank you for using My Verizon.



Verizon. America's Largest 4G LTE Network.

[Learn More](#)

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Hmmm?

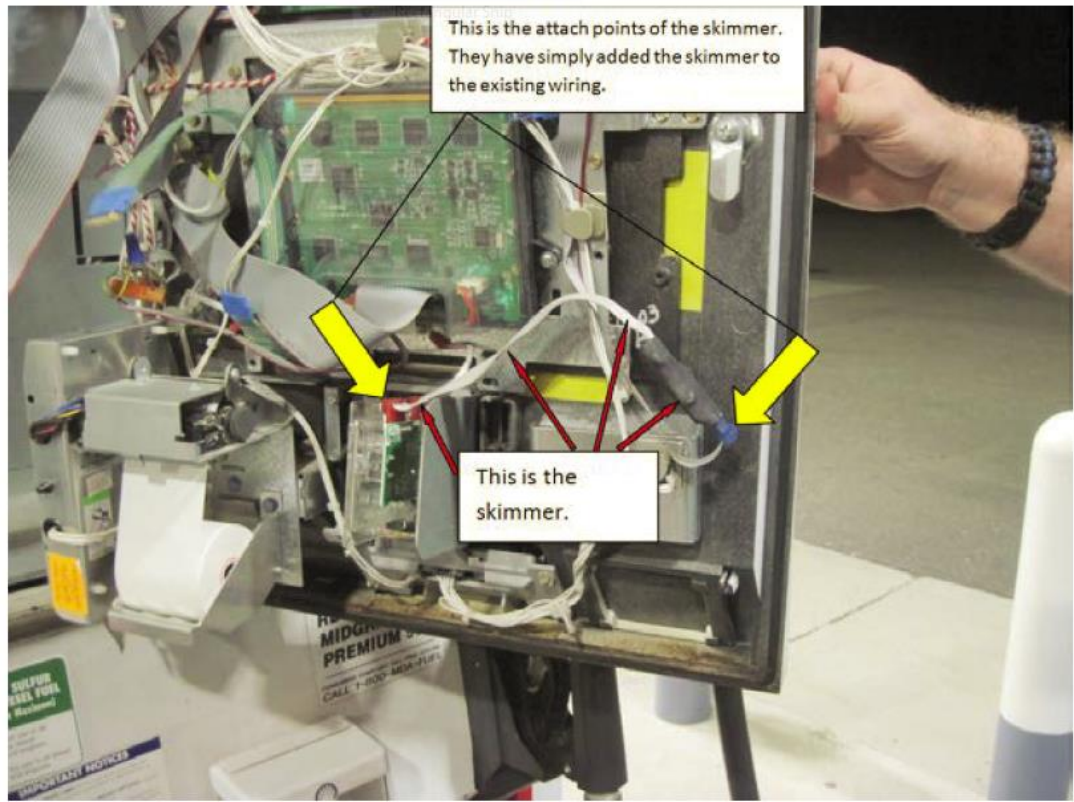


Skimmers

- Mag strip on back is easiest to skim from
- **Use a credit card**, which [limits your liability](#) to \$50. Stolen debit card information can give a thief direct access to the actual money in your bank account



Gas Pump Skimmers





Skimmers

- Examine ATM, Gas pump
- Jiggle insert slot
- Look for cameras
- Look for overlay PIN pad
- Shield PIN number
- Monitor bank account (will honor losses within 60 days)
- Use pump near attendant
- Safest to pay inside



Your computer & Wi-fi

Protect your computer.

- ▶ Use anti-virus software, anti-spyware software, and a firewall.
- ▶ Create strong passwords.
- ▶ Keep your computer's operating system, browser, and security up to date.
- ▶ Be wise about wi-fi. Especially while visiting places that state "free wi-fi"



Financial Crime and ID Theft Resources

▶ **Attorney General Maura Healey's Public Inquiry and Assistance Center**

Hotline: (617) 727-8400

▶ **Federal Trade Commission:** 1 (877) 438-4338

▶ **1 (877) FACT-ACT** (1-877-322-8228): Central source for annual free credit reports from all credit reporting agencies:

▶ **1 (888) 5-OPT-OUT** (1-888-567-8688): To opt-out of pre-approved credit card solicitations

▶ **U.S. Postal Office:** 1 (800) 275-8777, to put a hold on your mail while you are away

▶ [Equifax](#)

▶ 1 (800) 525-6285 to request fraud investigation

▶ 1 (800) 685-1111 to request credit report

▶ [Experian](#)

▶ 1 (888) 397-3742 to request credit report and fraud investigation

▶ [TransUnion](#)

▶ 1 (800) 680-7289 to request fraud investigation

▶ 1 (800) 916-8800 to request credit report



Definitions

- Spyware: is software that secretly gathers information about a user while he/she navigates the Internet.
- Malware: is a program or file that is designed to specifically damage or disrupt a system
- Virus: is a computer program that can copy itself and infect a computer without permission or knowledge of the user.
- Hacking: is unauthorized use of computer and network resources
- Phishing: is an attempt to steal personal data where a thief sends an email claiming to be from a legitimate business



Stop Calling Me!

- What Protections Will I Have Under Massachusetts Law?
- Unsolicited sales calls may not be made to those who sign up on the Do Not Call Registry.
- Soliciting calls cannot be made to any Massachusetts consumers (even those who are not on the registry) between **8 p.m. and 8 a.m.**
- Telemarketers **cannot** use devices to block their identity from the consumer.
- Telemarketers must disclose, within the **first minute** of the sales call, identifying information, including the sales **purpose of the call**, the **name of the telemarketer** and the **name of the ultimate seller**, and an accurate and complete description of the goods or services being offered
- Massachusetts Do Not Call **1-866-231-2255**
- National Do Not Call Registry **1-888-382-1222**



Credit offers & Mail.

- **Credit & Insurance offers:** To opt out for five years: Call toll-free 1-888-5-OPT-OUT (1-888-567-8688) or visit www.optoutprescreen.com
- Junk mail: www.dmachoice.org, or mail your request with a \$2 processing fee to:
- **DMAchoice**
Direct Marketing Association
P.O. Box 643
Carmel, NY 10512



What to do if someone has stolen your identity?

- Act fast to limit the damage.
- Take these steps immediately.



Limit your loss

<u>How quick to report</u>	<u>Your loss</u>
▶ Within 2 business days after theft	\$50
▶ More than 2 business days but under 60	\$500
▶ More than 60 days	All of it



If your identity is stolen...

STEP 1: Place an initial fraud alert on your credit report.

- ▶ Contact any one of the three nationwide credit reporting companies.

- ▶ *Equifax* 1-800-525-6285
- ▶ *Experian* 1-888-397-3742
- ▶ *TransUnion* 1-800-680-7289



If your identity is stolen...

Step 2: Order your credit reports.

- ▶ Contact each of the three credit reporting companies.
- ▶ ID theft victims get a copy of their reports for free.
- ▶ Read your reports carefully and correct any errors.



If your identity is stolen...

Step 3: Create an Identity Theft Report.

- ▶ Gives you rights that help you to recover more quickly.
 - File a complaint with the FTC.
 - ▶ [Ftc.gov/complaint](https://www.ftc.gov/complaint) or 1-877-438-4338.
 - ▶ This will become your FTC Affidavit.
- ▶ File a police report. Get the case number from police



Contact the FTC

▶ File an identity theft complaint with the FTC:

▶ ftc.gov/complaint

▶ 1-877-ID-THEFT

▶ 1-877-438-4338

▶ Learn more identity theft:

▶ ftc.gov/idtheft

▶ Order free materials:

▶ bulkorder.ftc.gov



Largest scam out there

- Tax return scam
- <http://krebsonsecurity.com/all-about-skimmers/>



American Federation of Police & Concerned Citizens

American Federation of Police and Concerned Citizens
 6350 Horizon Drive
 Titusville, FL 32780
 tel: (321) 264-0911
 fax: (321) 264-0033
 EIN: 52-1127259

[Visit Web Site](#)

Board Leadership

Dennis Wise
 National President

CEO

Barry Shepherd
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American Federation of Police and Concerned Citizens

We honor those who serve and protect

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Rating Profile

[Programs](#)

[Historical Ratings](#)

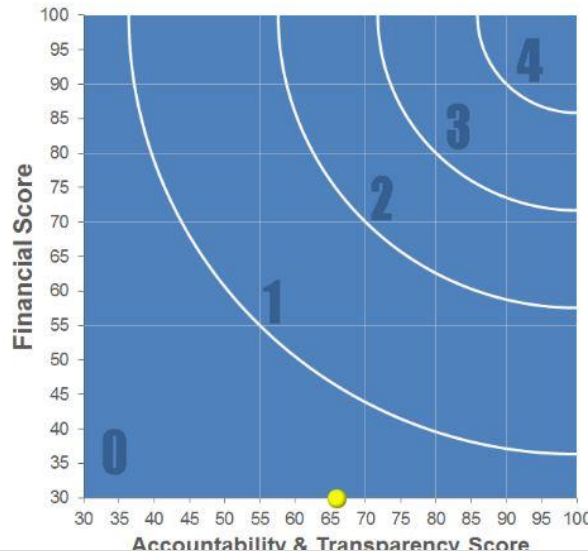
[IRS \(Forms 990\)](#)

[Comments \(7\)](#)

	Score (out of 100)	Rating
Overall Score & Rating	25.31	0 Stars
Financial	0.00	0 Stars
Accountability & Transparency	66.00	★☆☆☆☆

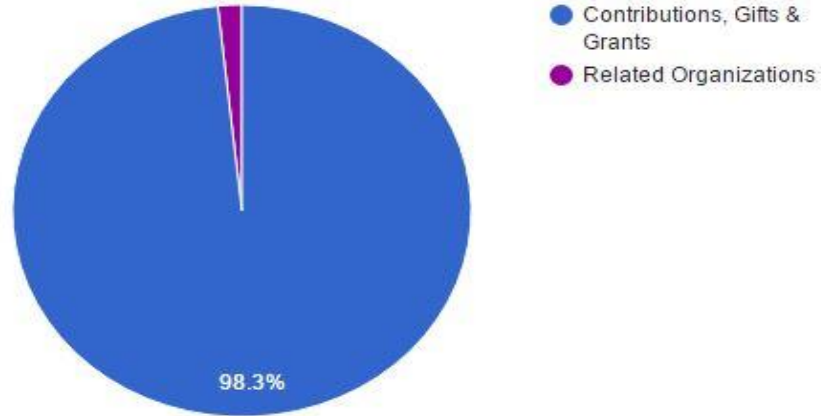
This rating was published 06/01/2016 and includes data from FY2015, the most recent 990 received at that time.

Why isn't this based on more recent data?

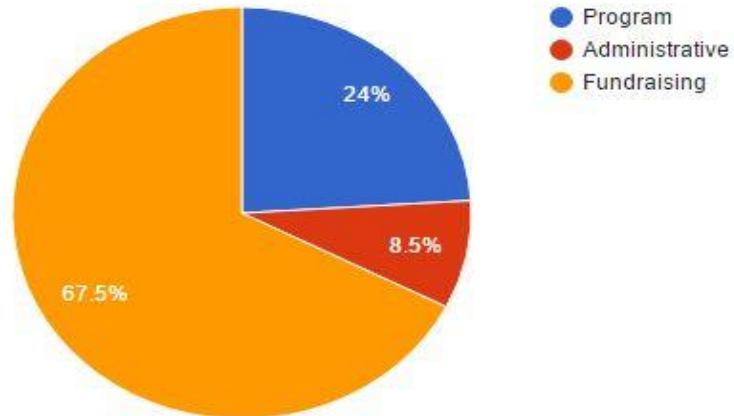


Expenses

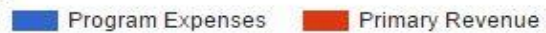
Contributions Breakdown (FYE 06/2015)



Expenses Breakdown (FYE 06/2015)



Revenue/Expenses Trend



Cost \$67 to raise every \$100. They give away only 16%

Income Statement

(FYE 06/2015)

REVENUE

Contributions

Contributions, Gifts & Grants	\$3,941,834
Federated Campaigns	\$0
Membership Dues	\$0
Fundraising Events	\$0
Related Organizations	\$67,439
Government Grants	\$0
Total Contributions	\$4,009,273
Program Service Revenue	\$15,949
Total Primary Revenue	\$4,025,222
Other Revenue	\$50,935
TOTAL REVENUE	\$4,076,157

EXPENSES (Adjusted)

Program Expenses	\$905,531
Administrative Expenses	\$320,070
Fundraising Expenses	\$2,543,451
TOTAL FUNCTIONAL EXPENSES	\$3,769,052

Payments to Affiliates	\$0
Excess (or Deficit) for the year	\$307,105
 Net Assets	 \$767,975

- List all of the organization's **current** key employees, if any (see instructions for definition of key employee)
 - List the organization's five **current** highest compensated employees (other than an officer, director, trustee, or key employee) who received reportable compensation (Box 5 of Form W-2 and/or Box 7 of Form 1099-MISC) of more than \$100,000 from the organization and any related organizations
 - List all of the organization's **former** officers, key employees, and highest compensated employees who received more than \$100,000 of reportable compensation from the organization and any related organizations
 - List all of the organization's **former** directors or trustees that received, in the capacity as a former director or trustee of the organization, more than \$10,000 of reportable compensation from the organization and any related organizations
- List persons in the following order: individual trustees or directors; institutional trustees; officers; key employees; highest compensated employees; and former such persons

Check this box if neither the organization nor any related organizations compensated any current officer, director, or trustee

(A) Name and Title	(B) Average hours per week (or any hours for related organizations below dotted line)	(C) Position (do not check more than one box, unless person is both an officer and a director/trustee)					(D) Reportable compensation from the organization (W-2/1099-MISC)	(E) Reportable compensation from related organizations (W-2/1099-MISC)	(F) Estimated amount of other compensation from the organization and related organizations
		Individual trustee or director	Institutional trustee	Officer	Key employee	Highest compensated employee			
(1) Barry Shepherd Executive Director	22.75 12.25	X					0	87,830	0
(2) Brent Shepherd CFO/Dir. Operations	10.50 24.50	X					0	85,826	0
(3) Jamie Maynard IT Director	21.00 14.00	X					0	78,822	0
(4) Peter Connolly Publications Editor	24.00 16.00	X					0	52,370	0
(5) Kim Connolly Asst. CFO	20.00 20.00	X					0	48,070	0
(6) Lori Shepherd Family Survivor Coordinator	35.00 5.00	X					0	46,506	0
(7) Donna M. Shepherd CEO	5.00 5.00	X		X			0	0	38,133
(8) Debra K. Chitwood Treasurer	6.50 3.50	X		X			0	0	30,178
(9) Dennis Wise President	2.00 0.00	X		X			0	0	0
(10) Brian Smith Advisory Board Member	2.00 0.00	X					0	0	0
(11) John Snyder Washington D.C. Liaison	2.00 0.00	X					0	0	0

DAA

Form 990 (2013)

Great Resource



Apple Cares About Your Privacy

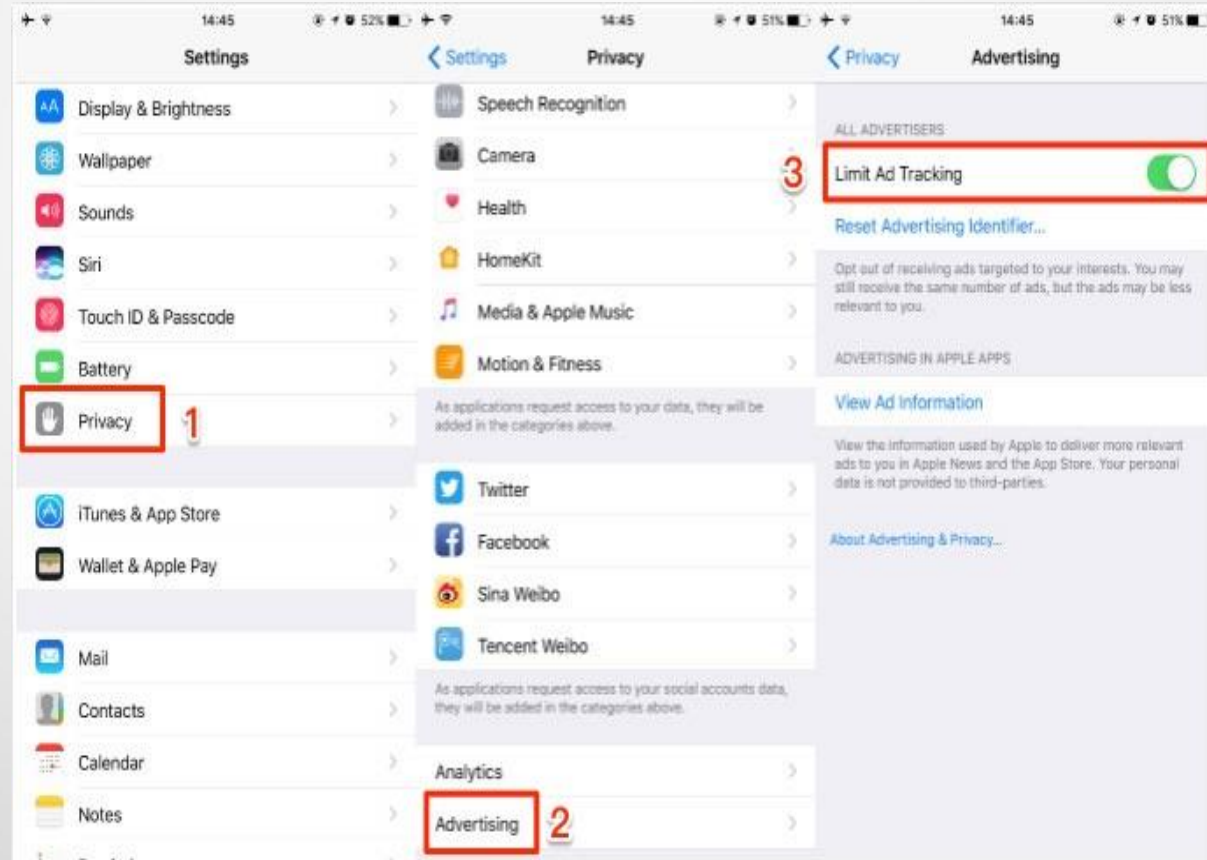
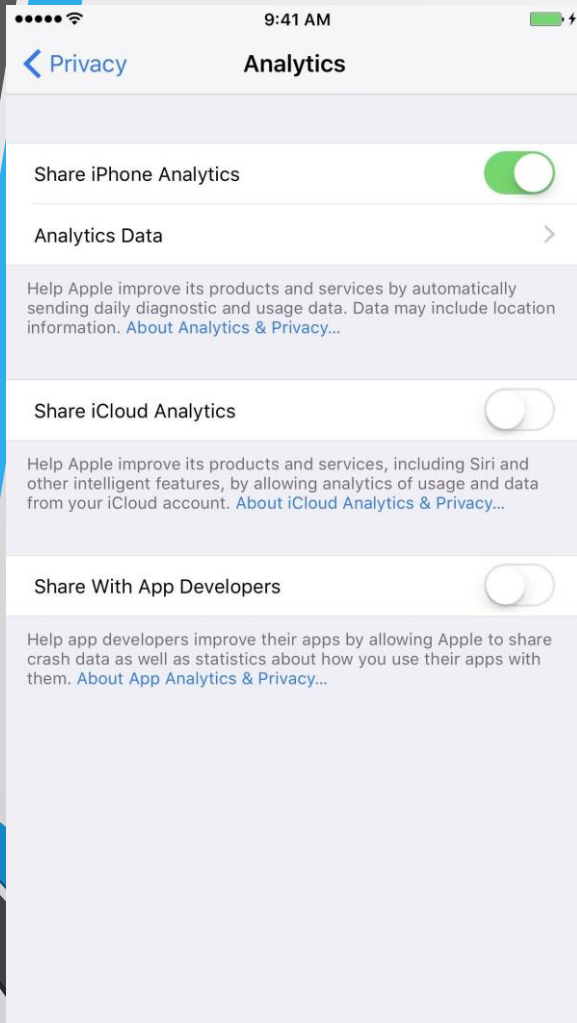


ADVERTISING ID:

AN ADVERTISING ID IS A USER RESETTABLE ID ASSIGNED BY THE DEVICE OR OPERATING ENVIRONMENT TO HELP ADVERTISING SERVICES. IT CAN BE SENT TO ADVERTISERS AND OTHER THIRD PARTIES WHICH COULD BE USED TO TRACK THE USER'S MOVEMENT AND USAGE OF APPLICATIONS.



Stop Sharing



Settings

- Phone >
 - Messages >
 - FaceTime >
 - Maps >
 - Compass >
 - Safari >**
 - News >
-
- Music >
 - TV >
 - Photos >
 - Camera >
 - iBooks >
 - Podcasts >
 - Game Center >

< Settings

Safari

PRIVACY & SECURITY

- Prevent Cross-Site Tracking
- Block All Cookies
- Ask Websites Not To Track Me
- Fraudulent Website Warning
- Camera & Microphone Access
- Check for Apple Pay

Allow websites to check if Apple Pay is set up.
[About Safari & Privacy...](#)

Clear History and Website Data

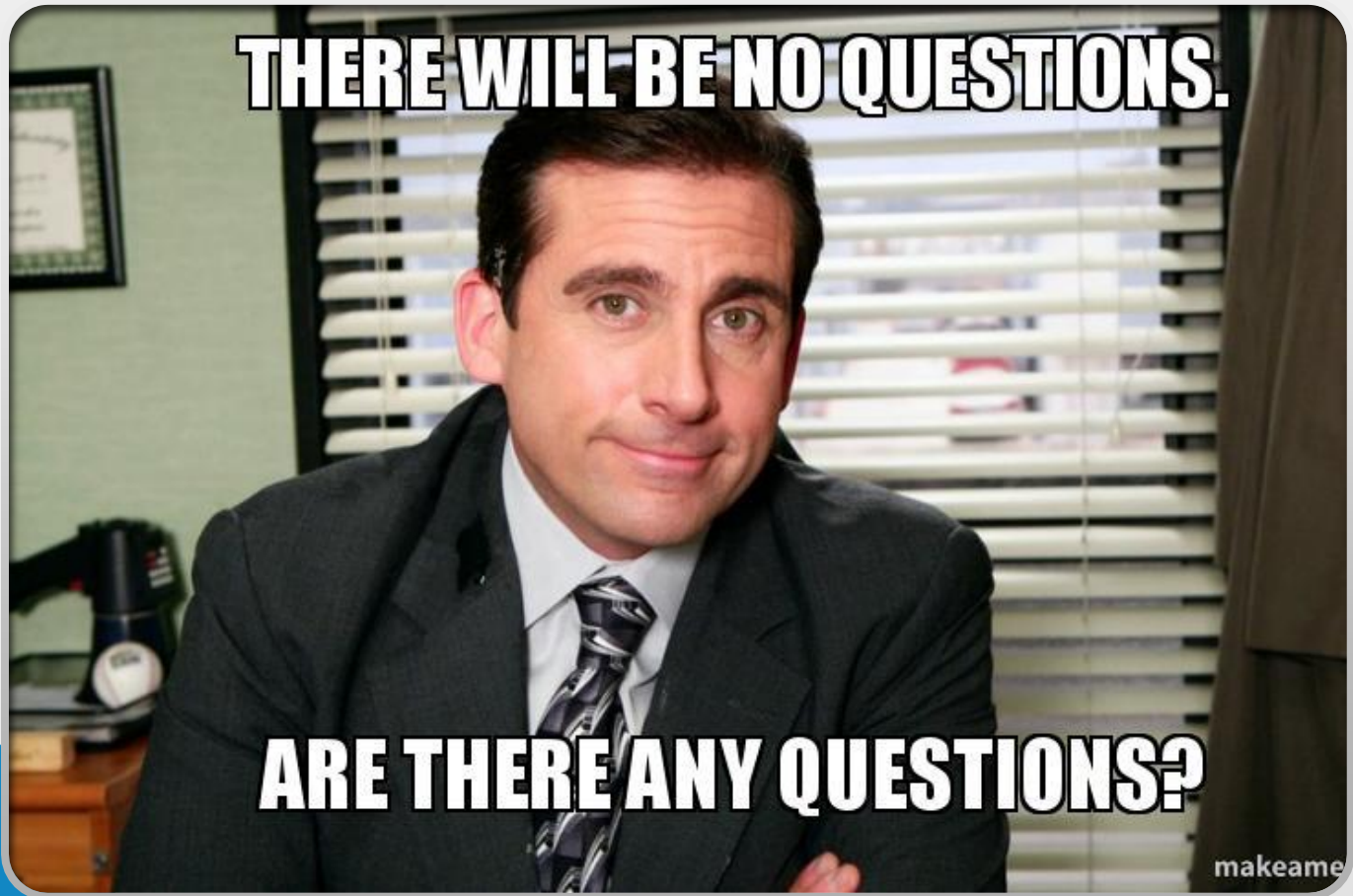
READING LIST

- Automatically Save Offline

Automatically save all Reading List items from iCloud for offline reading.

- Advanced >





Sgt. Andy McLaughlin
508-255-0117 ext. 105
amclaughlin@orleanspd.com



Mr. Congressman!?

