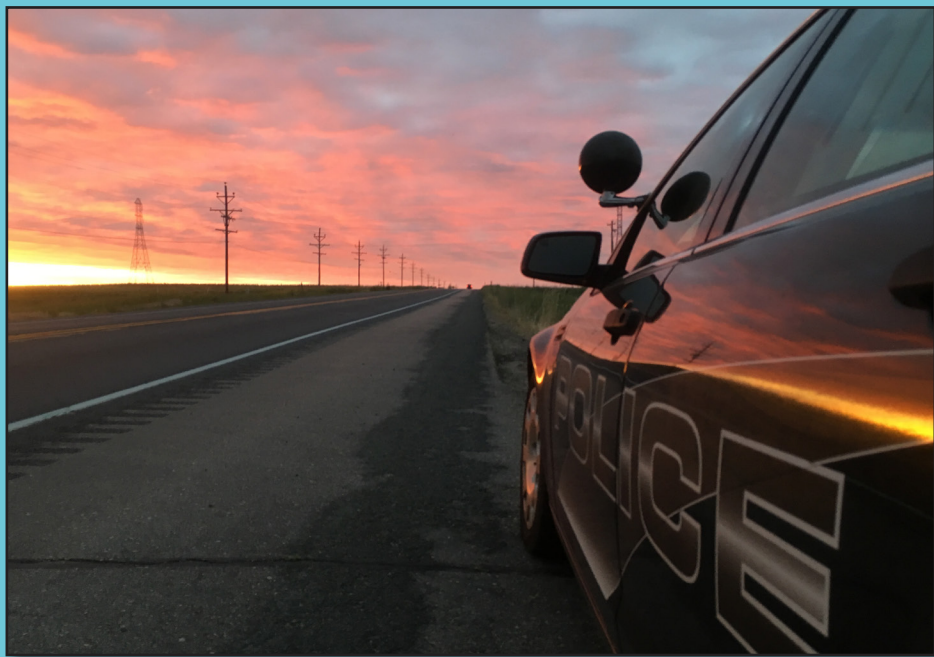


Detective Corner

Frederick Police Department

October 2019



Prevent Identity Theft – Protect your mail!

Recently, the Town of Frederick and surrounding communities have experienced an uptick in mail thefts. Criminals are targeting anything related to financial information such as checks, driver's licenses and credit cards. Here are some tips to prevent identity theft:

- Collect your mail every evening.
- Arrange for someone to collect your mail if you are away from your residence/business for extended periods of time.
- Mail checks from the Frederick Post Office (411 Oak Street). Do not leave them in unsecured mailboxes for outgoing mail.
- Review bank accounts/statements regularly to quickly identify possible fraud.
- If you have a locked mailbox, it doesn't mean it's secure. Numerous locked mailboxes have experienced theft in the Town of Frederick and surrounding areas. Evidence shows it takes less than 30 seconds to access mail.
- If you have been the victim of mail theft, contact your local Post Office to make a report. Also, notify the Frederick Police Department by calling dispatch at 720-652-4222.
- Report any suspicious vehicles or persons approaching multiple mailboxes.

CONTACT US

720.382.5700
333 5th Street
P.O. Box 435
Frederick, CO 80530

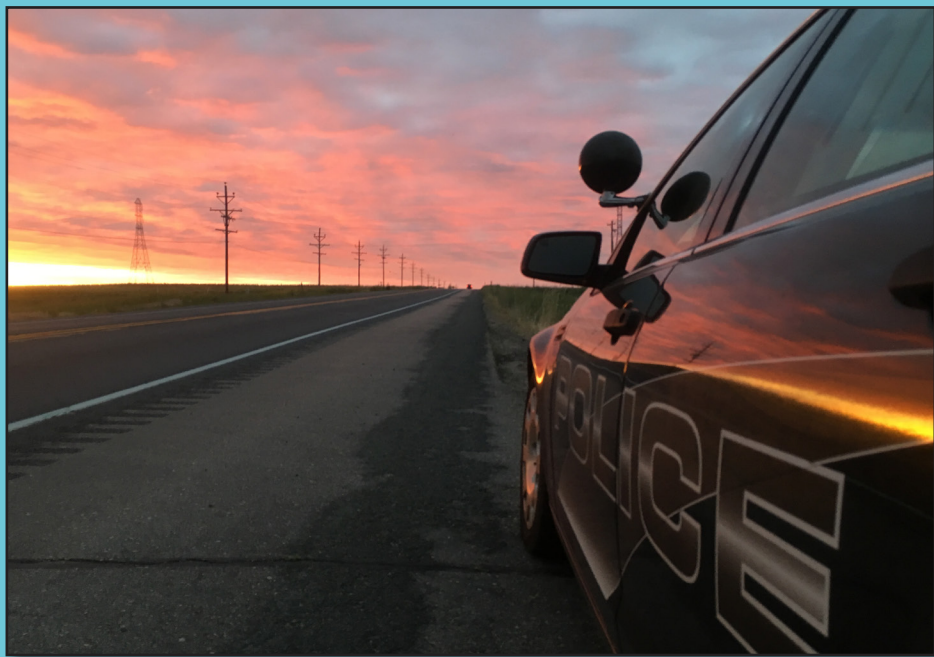


Built On What Matters

Detective Corner

Frederick Police Department

October 2019



What are thieves doing with stolen mail?

Fraud! If thieves get an actual credit card, they will use this to commit credit card fraud and charge your account. According to the Federal Trade Commission, under the Fair Credit Billing Act (FCBA), if your credit card is stolen, your personal liability is \$50 or \$0 if the loss is reported before the card is used. If you retain possession of the card and only your number is compromised, you are liable for \$0 if the use is unauthorized.

Under the Electronic Fund Transfer Act (EFTA), if you report your ATM or debit card stolen before someone uses it, you are not responsible for unauthorized transactions. If someone uses your ATM or debit card before you report it lost or stolen your liability is based on the following:

- If you report before any unauthorized charges, your maximum loss is \$0
- If you report within 2 business day after you learn of loss/theft, your maximum loss is \$50
- If you report more than 2 business days after you learn about the loss/theft but less than 60 days after your statement is sent to you, your maximum loss is \$500
- If you report more than 60 days after your statement is sent to you, your maximum loss is all money taken from your ATM/debit card account plus any other accounts linked to the debit account.

Check Fraud - Stolen mail can lead to checking fraud, especially for businesses. Crooks will create fake checks and begin to make withdrawals on the account. The only way to combat the withdrawals is to close the account.

ID Theft - If the suspects gain the right identifying information, they can use this to commit identity theft - whether it be for new credit cards, bank accounts, automobiles, or utility providers.

CONTACT US

720.382.5700

333 5th Street

P.O. Box 435

Frederick, CO 80530



Built On What Matters