CONSUMER WARNINGS AND INFORMATION

TABLE OF CONTENTS

CHILD MOLESTERS

CRUCIAL SAFETY TIPS

CAR KEYS

VIN NUMBER - WARNING

2 WAY MIRRORS

READ THIS BEFORE YOUR NEXT GAS FILL-UP.

THINGS YOU NEVER KNEW YOUR CELL PHONE COULD DO

CAN YOU BE LOCATED BY YOUR CELL?

DO NOT CALL LIST

LOCK BUMPING

NEW WAY TO DO CAR JACKINGS

PIN NUMBER REVERSAL

JURY DUTY SCAM

WARNING: AREA CODE SCAM

SHERIFF'S DEPARTMENT WARNING

NEW DRUG IN SCHOOLS

PLEASE BE VERY VIGILANT

AN ATTORNEY'S ADVICE—AT NO CHARGE!!!

TALK TO A HUMAN!!!

A WORD OF CAUTION

DRIVER'S LICENSE SAFETY

VISA / MASTERCARD FRAUD

CHILD MOLESTERS

BY NOW, THIS IS HAPPENING ACROSS THE ENTIRE U.S.A. SO, WHAT EVER STATE YOU RESIDE, THIS IS WORTH READING AND HAVING UP TO DATE INFO ABOUT THIS KIND OF ACTIVITY

THIS IS NO JOKE... THE SITE DOES WORK And it can be very enlightening.

www.familywatchdog.us

When you visit this site you can enter your address and a map will pop up with your house as the small icon of a house and red, blue, green dots surrounding your entire neighborhood. When you click on these dots a picture of a person will appear with an address and the description of the crime he or she had committed. I was really shocked at how many of these people were in my neighborhood. The best thing is that you can show your children pictures and see how close these people live to your home or school. This site was developed by John Walsh from America's Most Wanted; another tool to help us keep our kids safe. Please pass on to anyone who has families.

CRUCIAL SAFETY TIPS

Because of Recent Abductions in daylight hours, refresh yourself on these things to do in an emergency situation...

This is for you, and for you to share with your wife, your children, everyone you know.

After reading these 9 crucial tips, forward them to someone you care about. It never hurts to be careful in this crazy world we live in.

1. Tip from martial arts:

The elbow is the strongest point on your body. If you are close enough to use it, do!

2. Learned this from a tourist guide in New Orleans. If a robber asks for your wallet and/or purse,

DO NOT HAND IT TO HIM

Toss it away from you.... chances are that he is more interested in your wallet and/or purse than you, and he will go for the wallet/purse.

RUN LIKE MAD IN THE OTHER DIRECTION!

- 3. If you are ever thrown into the trunk of a car, kick out the back tail lights and stick your arm out the hole and start waving like crazy. The driver won't see you, but everybody else will. This has saved lives.
- 4. Women have a tendency to get into their cars after shopping, eating, working, etc., and just sit (doing their checkbook, or making a list, etc. (DON'T DO THIS!)

The predator will be watching you, and this is the perfect opportunity for him to get in on the passenger side, put a gun to your head, and tell you where to go.

AS SOON AS YOU GET INTO YOUR CAR, LOCK THE DOORS AND LEAVE.

If someone is in the car with a gun to your head DO NOT DRIVE OFF, repeat: DO NOT DRIVE OFF!

Instead gun the engine and speed into anything, wrecking the car. Your Air Bag will save you. If the person is in the back seat they will get the worst of it. As soon as the car crashes bail out and run. It is better than having them find your body in a remote location.

5. A few notes about getting into your car in a parking lot, or parking garage:

- A.) Be aware: look around you, look into your car, at the passenger side floor, and in the back seat
- B.) If you are parked next to a big van, enter your car from the passenger door. Most serial killers attack their victims by pulling them into their vans while the women are attempting to get into their cars.
- C.) Look at the car parked on the driver's side of your vehicle, and the passenger side. If a male is sitting alone in the seat nearest your car, you may want to walk back into the mall, or work, and get a guard/policeman to walk you back out.
- IT IS ALWAYS BETTER TO BE SAFE THAN SORRY. (And better paranoid than dead.)
- 6. ALWAYS take the elevator instead of the stairs. (Stairwells are horrible places to be alone and the perfect crime spot. This is especially true at NIGHT!)
- 7. If the predator has a gun and you are not under his control, ALWAYS RUN! Preferably in a zig-zag pattern!

The predator will only hit you (a running target) 4 in 100 times; and even then, it most likely WILL NOT RUN,

8. As women, we are always trying to be sympathetic: STOP

It may get you raped, or killed. Ted Bundy, the serial killer, was a good-looking, well-educated man, who ALWAYS played on the sympathies of unsuspecting women. He walked with a cane, or a limp, and often asked "for help" into his vehicle or with his vehicle, which is when he abducted his next victim.

9. Another Safety Point: Someone just told me that her friend heard a crying baby on her porch the night before last, and she called the police because it was late and she thought it was weird. The police told her "Whatever you do, DO NOT open the door."

The lady then said that it sounded like the baby had crawled near a window, and she was worried that it would crawl to the street and get run over. The policeman said, "We already have a unit on the way, whatever you do, DO NOT open the door." He told her that they think a serial killer has a baby's cry recorded and uses it to coax women out of their homes thinking that someone dropped off a baby He said they have

not verified it, but have had several calls by women saying that they hear baby's cries outside their doors when they're home alone at night. Please pass this on and DO NOT open the door for a crying baby ---- This e-mail should probably be taken seriously because the Crying Baby theory was mentioned on America 's Most Wanted this past Saturday when they profiled the serial killer in Louisiana.

I'd like you to forward this to all the women you know. It may save a life. A candle is not dimmed by lighting another candle. I was going to send this to the ladies only, but guys, if you love your mothers, wives, sisters, daughters, etc., you may want to pass it onto them, as well. Send this to any woman you know that may need to be reminded that the world we live in has a lot of crazies in it and it's better to be safe than sorry.

CAR KEYS

Put your car keys beside your bed at night. If you hear a noise outside your home or someone trying to get in your house, just press the panic button for your car. The alarm will be set off, and the horn will continue to sound until either you turn it off or the car battery dies. This tip came from a neighborhood watch coordinator.

Next time you come home for the night and you start to put your keys away, think of this: It's a security alarm system that you probably already have and requires no installation. Test it.

It will go off from most everywhere inside your house and will keep honking until your battery runs down or until you reset it with the button on the key fob chain. It works if you park in your driveway or garage. If your car alarm goes off when someone is trying to break in your house, odds are the burglar or rapist won't stick around...after a few seconds all the neighbors will be looking out their windows to see who is out there and sure enough the criminal won't want that. And remember to carry your keys while walking to your car in a parking lot. The alarm can work the same way there.....This is something that should really be shared with everyone. Maybe it could save a life or a sexual abuse crime.

Would also be useful for any emergency, such as a heart attack, where you can't reach a phone.

My Mom has suggested to my Dad that he carry his car keys with him in case he falls outside and she doesn't hear him. He can activate the car alarm and then she'll know there's a problem.

VIN NUMBER - WARNING

Here is INFO worth the price of your car.....WHAT WILL the car thieves THINK OF NEXT?

The car thieves peer through the windshield of your car or vehicle, write down the VIN # from the label on the dash, go to the local car dealership and request a duplicate key based on the VIN #.

I didn't believe this e-mail, so I called Chrysler-Dodge and pretended I had lost my keys. They told me to just bring in the VIN #, and they would cut me one on the spot, and I could order the keyless device if I wanted.

The Car Dealer's Parts Department will make a duplicate key from the VIN #, and collect payment from the thief who will return to your car. He doesn't have to break in, do any damage to the vehicle, or draw attention to himself. All he has to do is walk up to your car, insert the key and off he goes to a local chop shop with your vehicle.

You don't believe it? It IS that EASY.

To avoid this happening to you, simply put some dark tape (electrical tape, duct tape or medical tape) across the VIN Number Metal Label located on the dashboard.

By law, you cannot remove the VIN, but you CAN cover it so it can't be viewed through the windshield by a car thief.

I urge you to forward this to your friends before some other car thief steals another car or truck.

I slipped a 3x5 card over my VIN NUMBER.

PASS THIS INFORMATION ON TO ALL YOUR FAMILY AND FRIENDS NOW!!!!!

2 WAY MIRRORS

How can you tell when you are in a room, restroom, motel

etc. with a Mirror or a 2-way glass? Here's how:

I thought it was quite interesting! And I know in about 30 seconds you're going do what I did and find the nearest mirror....

Do you know how to determine if a mirror is 2-way or not?

This is not to scare you, but to make you aware. A policewoman who travels all over the U.S. and gives seminars and techniques for businesswomen passed this on.

When we visit toilets, bathrooms, hotel rooms, changing rooms, etc., how many of you know for sure that the seemingly ordinary mirror hanging on the wall is a real mirror, or actually a 2-way mirror (i.e., they can see you, but you can't see them)?

There have been many cases of people installing 2-way mirrors in female changing rooms. It is very difficult to positively identify the surface by just looking at it.

So, how do we determine with any amount of certainty what type of mirror we are looking at? Just conduct this simple test:

Place the tip of your fingernail against the reflective surface and if there is a GAP between your fingernail and the image of the nail, then it is a GENUINE mirror.

However, if your fingernail DIRECTLY TOUCHES the image of your nail, then BEWARE, FOR IT IS a 2-WAY MIRROR!

"No Space, Leave the Place" So remember, every time you see a Mirror, do the "fingernail test." It doesn't cost you anything. Ladies: Share this with your girlfriends, sisters, daughters, etc. Men: Share this with your wives, daughters, daughters-in-law, mothers, girlfriends and/or friends.

READ THIS BEFORE YOUR NEXT GAS FILL-UP.

Warning: Look at the gas pump handle BEFORE you pump your gas. Please read and forward to anyone you know who drives a car. My name is Captain Abraham Sands of the Jacksonville, Florida Police Department. I have been asked by state and local authorities to write this email in order to get the word out to car drivers of a very dangerous prank that is occurring in numerous states. Some person or persons have been affixing hypodermic needles to the underside of gas pump handles!

These needles appear to be infected with HIV positive blood. In the Jacksonville area alone, there have been 17 cases of people being stuck by these needles over the past five (5) months. We have verified reports of at least 12 others in various states around the country. It is believed that these may be copycat incidents due to someone reading about the crimes or seeing them reported on television. At this point no one has been arrested and catching the perpetrators) has become our top priority. Shockingly, of the 17 people who where stuck, 8 have tested HIV positive and because of the nature of the disease, the others could test positive in a couple years. Evidently the consumers go to fill their car with gas, and when picking up the pump handle get stuck with the infected needle. IT IS IMPERATIVE TO CAREFULLY CHECK THE HANDLE of the gas pump each time you use one. LOOK AT EVERY SURFACE YOUR HAND MAY TOUCH, INCLUDING UNDER THE HANDLE! If you do find a needle affixed to one, immediately contact your local police department so they can collect the evidence. PLEASE HELP US BY MAINTAINING A VIGILANCE, AND BY FORWARDING THIS EMAIL TO ANYONE YOU KNOW WHO DRIVES. THE MORE PEOPLE WHO KNOW OF THIS, THE BETTER PROTECTED WE CAN ALL BE.

Rose Lambert, Chief Aide to Supervisor Gerry Hyland, Mount Vernon District, 2511 Parkers Lane, Alexandria, VA 22306.
PLEASE READ THIS AND PASS IT ON TO EVERYONE IN YOUR ADDRESS BOOK!!!!

THINGS YOU NEVER KNEW YOUR CELL PHONE COULD DO

There are a few things that can be done in times of grave emergencies. Your mobile phone can actually be a lifesaver or an emergency tool for survival. Check out the things that you can do with it: FIRST

Subject: Emergency

The Emergency Number worldwide for Mobile is 112. If you find yourself out of the coverage area of your mobile; network and there is an emergency, dial 112 and the mobile will search any existing network to

establish the emergency number for you, and interestingly this number 112 can be dialed even if the keypad is locked. Try it out.

SECOND

Subject: Have you locked your keys in the car?

Does your car have remote keyless entry? This may come in handy someday. Good reason to own a cell phone: If you lock your keys i! n the car and the spare keys are at home, call someone at home on their cell phone from your cell phone. Hold your cell phone about a foot from your car door and have the person at your home press the unlock button, holding it near the mobile phone on their end.

Your car will unlock. Saves someone from having to drive your keys to you. Distance is no object. You could be hundreds of miles away, and if you can reach someone who has the other "remote" for your car, you can unlock the doors (or the trunk).

Editor's Note: It works fine! We tried it out and it unlocked our car over a cell phone!"

THIRD

Subject: Hidden Battery Power

Imagine your cell battery is very low. To activate, press the keys *3370# Your cell will restart with this reserve and the instrument will show a 50% increase in battery. This reserve will get charged when you charge your cell next time.

FOURTH

How to disable a STOLEN mobile phone?

To check your Mobile phone's serial number, key in the following digits on your phone: * # 0 6 #

A 15 digit code will appear on the screen. This number is unique to your handset. Write it down and keep it somewhere safe. When your phone get stolen, you can phone your service provider and give them this code. They will then be able to block your handset so even if the thief changes the SIM card, your phone will be totally useless. You probably won't get your phone back, but at least you know that whoever stole it can't use/sell it either. If everybody does this, there would be no point in people stealing mobile phones.

And Finally....

FIFTH

Cell phone companies are charging us \$1.00 to \$1.75 or more for 411 information calls when they don't have to. Most of us do not carry a telephone directory in our vehicle, which makes this situation even more of a problem. When you need to use the 411 information option, I know this is true cause I've used it. Jenny simply dial: (800) FREE 411, or (800) 373-3411 without incurring any charge at all. Program this into your cell phone now.

CAN YOU BE LOCATED BY YOUR CELL?

Good information.

You may remember that a young woman was recently abducted from a Target parking lot in Overland Park, a suburb of Kansas City. Her body was discovered many miles away in Missouri. They were able to locate her by the sequence of cell phone towers that picked up her cell phone location. She had not attempted to dial out, but when her family was trying to call her, the towers could sense her phone. Sadly, the authorities were not able to reach her in time. However, they were able to locate her body that was in an area where they never would have searched without the cell phone tower information. Below is information from my daughter-in-law who lives in Kansas City. The cell phone "locator" can be either set on "E911" in which case you must dial out to be located, or it can be set to be on all the time. I called my cell phone company and was assured there is no negative consequence (like higher battery use) from having it on all the time. With it on all the time you can be located by emergency services through the police if you fail to respond (sick, injured, or worse). I think this is worth passing it on. I found that on my phone "location" was not on. I turned it on so my phone can be traced. See below for more info that was sent to me by someone here at work: On the radio today, they talked about a feature that ALL cell phones have. It's called Location. It's under the Settings tool. Once you turn this on, THEN your phone is traceable. To stay safe, everyone needs to check their phone and turn this on!!! Please pass the word to everyone you know.

DO NOT CALL LIST

JUST A REMINDER.... all cell phone numbers are being released to telemarketing companies and you will start to receive sale calls. YOU WILL BE CHARGED FOR THESE CALLS.... To prevent this, call the following number from your cell phone:

888-382-1222. It is the National DO NOT CALL list. It will only take a minute of your time.

It blocks your number for five (5) years.

HELP OTHERS BY PASSING THIS ON TO ALL YOUR FRIENDS OR GO TO:

www.donotcall.gov/

LOCK BUMPING

Thieves can easily bump a key into your lock and gain access to your house !!!! Watch this clip from a locksmith !!! Look also on you tube for unlocking autos. New house break in technique. You won't believe this.....please watch this..... Important thing to know to protect your home.

You Tube - Lock Bumping and Bump Keys

http://www.youtube.com/watch?v=hr23tpWX8lM&eurl

Lock Bumping

http://www.truthorfiction.com/rumors/b/bumping.htm

Heads Up on Car Jacking

I am passing this on to people I care about, and churches that can inform the elderly.

John L. Bailey Web Page: www.LashandSteel.com,

This alert is from:

Lieutenant Tony Bartolome

Bureau of Investigations Florida Highway Patrol P.O. Box 593527 Orlando, FL 32859

NEW WAY TO DO CAR JACKINGS

Heads up everyone! Please keep this circulating...

You walk across the parking lot, unlock your car and

get inside.

You start the engine and shift into Reverse. When you look into the rearview mirror to back out of your parking space, you notice a piece of paper stuck to the middle of the rear window.

So, you shift into Park, unlock your doors and jump out of your car to remove that paper (or whatever it is) that is obstructing your view.

When you reach the back of your car, that is when the car jackers appear out of nowhere, jump into your car and take off.

They practically mow you down as they speed off in your car.

And guess what, ladies? I bet your purse is still in the car. So now the carjacker has your car, your home address, your money, and your keys.

Your home and your whole identity are now compromised!

BEWARE OF THIS NEW SCHEME THAT IS NOW BEING USED.

If you see a piece of paper stuck to your back window, just drive away, remove the paper later and be thankful that you read this e-mail.

I hope you will forward this to friends and family, especially to women.

A purse contains all kinds of personal information and identification documents, and you certainly do NOT want this to fall into the wrong hands.

Please keep this going. Thank you. Lieutenant Tony Bartolome Bureau of Investigations Florida Highway Patrol P.O. Box 593527 Orlando, FL 32859

PIN NUMBER REVERSAL

GOOD TO KNOW

If you should ever be forced by a robber to withdraw money from an ATM machine, you can notify the police by entering your Pin # in reverse.

For example if your pin number is 1234 then you would put in 4321. The ATM recognizes that your pin number is backwards from the ATM card you placed in the machine.

The machine will still give you the money you requested, but unknown to the robber, the police will be immediately dispatched to help you. This information was recently broadcasted on TV and it states that it is seldom used because people don't know it exists. http://www.snopes.com Find out the truth behind many claims and urban

http://www.snopes.com Find out the truth behind many claims and urban legends...

JURY DUTY SCAM

This has been verified by the FBI (their link is also included below). Please pass this on to everyone in your email address book. It is spreading fast so be prepared should you get this call. Most of us take those summons for jury duty seriously, but enough people skip out on their civic duty, that a new and ominous kind of scam has surfaced. The caller claims to be a jury coordinator. If you protest that you never received a summons for jury duty, the scammer asks you for your Social Security number and date of birth so he or she can verify the information and cancel the arrest warrant.

Give out any of this information and bingo, your identity just got stolen. The scam has been reported so far in 11 states, including Oklahoma, Illinois, and Colorado. This (scam) is particularly insidious because they use intimidation over the phone to try to bully people into giving information by pretending they're with the court system. The FBI and the federal court system have issued nationwide alerts on their web sites, warning consumers about the fraud.

Check it out here:

http://www.fbi.gov/page2/june06/jury_scams060206.htm

WARNING: AREA CODE SCAM

We actually received a call last week from the 809 area code. The woman said "Hey, this is Karen. Sorry I missed you—get back to us quickly. I have something important to tell you." Then she repeated a phone number beginning with 809 "We didn't respond". Then this week, we received the following e-mail:

Subject: DON'T EVER DIAL AREA CODE 809, 284 AND 876

THIS IS VERY IMPORTANT INFORMATION PROVIDED TO US BY AT&T. DON'T EVER

DIAL AREA CODE 809

This one is being distributed all over the US This is pretty scary, especially given the way they try to get you to call. Be sure you read this and pass it on.

They get you to call by telling you that it is information about a family member who has been ill or to tell you someone has-been arrested, died, or to let you know you have won a wonderful prize, etc. In each case, you are told to call the 809 number right away. Since there are so many new area codes these days, people unknowingly return these calls. If you call from the US, you will apparently be charged \$2425 perminute. Or, you'll get a long recorded message. The point is, they will try to keep you on the phone as long as possible to increase the charges. Unfortunately, when you get your phone bill, you'll often be charged more than \$24,100.00.

WHY IT WORKS:

The 809 area code is located in the British Virgin Islands (The Bahamas).

The charges afterwards can become a real nightmare. That's because you did actually make the call. If you complain, both your local phone company and your long distance carrier will not want to get involved and will most likely tell you that they are simply providing the billing for the foreign company. You'll end up dealing with a foreign company that argues they have done nothing wrong.

Please forward this entire message to your friends, family and colleagues to help them become aware of this scam.

Sandi Van Handel

AT&T Field Service Manager

(920) 687-904

Additional information on these area codes can be found from ATT at: http://www.consumer.att.com/consumertips/areacode.html

SHERIFF'S DEPARTMENT WARNING

PLEASE READ!

Lieutenant Ed Little
Johnston County Sheriff's Office Civil Division
PO Box 1809
Smithfield, NC 27577
919-989-5023

This is from the County Sheriffs Department, please read this message very carefully. This message is for any lady who goes to work, college or school or even driving or walking the streets alone. If you find a young person crying on the road showing you their address and asking you to take them to that address...take that child to the POLICE STATION!! No matter what you do, DON'T go to that address. This is a new way for gang members (MS13) to rape women. Please forward this message to all ladies & guys so that they can

Please forward this message to all ladies & guys so that they can inform their sisters & friends and family. Please don't feel shy to forward this message.

NEW DRUG IN SCHOOLS

There is a new drug in the city and it will soon hit the rural regions. It has already been in some schools. Please pass this on even if you do not have kids in school.

This is a new drug known as 'strawberry quick.' There is a type of crystal meth going around that looks like strawberry pop rocks (the candy that sizzles and 'pops' in your mouth). It also smells like strawberry and it is being handed out to kids in schoolyards. They are calling it strawberry meth or strawberry quick. Kids are ingesting this thinking that it is candy and being rushed off to the hospital in dire condition. It also comes in chocolate, peanut butter, cola, cherry, grape and orange. Please instruct your children not to accept candy from strangers and even not to accept candy that looks like this from a friend (who may have been given it and believed it is candy) and to take any that they may have to a teacher, principal, etc. immediately. Kindly pass this email on to as many people as you can (even if they don't have kids) so that we can raise awareness and hopefully prevent any tragedies from occurring.

PLEASE BE VERY VIGILANT

This has been reported to be happening in Brampton, Mississauga...

Notify your Wives, Daughters...anyone close to you! Please Read.

.....this has been passed to us by Paul Bevan of The Sexual Assault Unit.

A man came over and offered his services as a painter to a female putting gas in her car and left his card. She said no, but accepted his card out of kindness and got in the car. The man then got into a car driven by another gentleman.

As the lady left the service station, she saw the men following her out of the station at the same time. Almost immediately, she started to feel dizzy and could not catch her breath. She tried to open the window and realized that the odour was on her hand; the same hand which accepted the card from the gentleman at the service station.

She then noticed the men were immediately behind her and she felt she needed to do something at that moment. She drove into the first driveway and began to honk her horn repeatedly to ask for help. The men drove away but the lady still felt pretty bad for several minutes after she could finally catch her breath.

Apparently, there was a substance on the card that could have seriously injured her. This drug is called 'BURUNDANGA' and it is used by people who wish to incapacitate a victim in order to steal from or take advantage of them. This drug is four times more dangerous than the date rape drug and is transferable on simple cards. So take heed and make sure you don't accept cards at any given time alone or from someone on the streets. This applies to those making house calls and slipping you a card when they offer their services. PLEASE SEND THIS E-MAIL ALERT TO EVERY FEMALE YOU KNOW

Niagara Regional Police Service 68 Church Street St. Catherine's, Ontario L2R 3C6 Canada Telephone (905) 688-4111 (905) 688-4111

AN ATTORNEY'S ADVICE—AT NO CHARGE!!!

Read this and make a copy for your files in case you need to refer to it someday.

A corporate attorney sent the following out to the employees in his company.

- 1. The next time you order checks have only your initials (instead of first name) and last name put on them. If someone takes your checkbook, they will not know if you sign your checks with just your initials or your first name, but your bank will know how you sign your checks.
- 2. Do not sign the back of your credit cards. Instead, put "PHOTO ID REQUIRED".
- 3. When you are writing checks to pay on your credit card accounts, DO NOT put the complete account number on the "For" line. Instead, just put the last four numbers. The credit card company knows the rest of the numbers, and anyone who might be handling your check as it passes through all the check processing channels won't have access to it.
- 4. Put your work phone # on your checks instead of your home phone. If you have a P.O Box, use that instead of your home address. If you do not have a P.O. Box, use your work address. Never have your SS# printed on your checks. (DUH!) You can add it if it is necessary. But if you have it printed, anyone can get it.
- 5. Place the contents of your wallet on a photocopy machine. Do both sides of each license, credit card, etc. You will know what you had in your wallet and all of the account numbers and phone numbers to call and cancel. Keep the photocopy in a safe place. I also carry a photocopy of my passport when travel either here or abroad. We've all heard horror stories about fraud that's committed on us in stealing a name, address, Social Security number, credit cards.

Unfortunately, I as an attorney, have firsthand knowledge because my wallet was stolen last month. Within a week, the thieve(s) ordered an expensive monthly cell phone package, applied for a VISA credit card, had a credit line approved to buy a Gateway computer, received a PIN number from DMV to change my driving record information online, and

more. But here's some critical information to limit the damage in case this happens to you or someone you know:

- 1. We have been told we should cancel our credit cards immediately. But the key is having the toll free numbers and your card numbers handy so you know whom to call. Keep those where you can find them.
- 2. File a police report immediately in the jurisdiction where your credit cards, etc., were stolen. This proves to credit providers you were diligent, and this is a first step toward an investigation (if there ever is one).

But here's what is perhaps most important of all: (I never even thought to do this.)

3. Call the 3 national credit reporting organizations immediately to place a fraud alert on your name and Social Security number. I had never heard of doing that until advised by a bank that called to tell me an application for credit was made over the Internet in my name. The alert means any company that checks your credit knows your information was stolen, and they have to contact you by phone to authorize new credit.

By the time I was advised to do this, almost two weeks after the theft, all the damage had been done. There are records of all the credit checks initiated by the thieves' purchases, none of which I knew about before placing the alert. Since then, no additional damage has been done, and the thieves threw my wallet away. This weekend (someone turned it in). It seems to have stopped them dead in their tracks.

Now, here are the numbers you always need to contact about your wallet, etc., has been stolen:

- 1.) Equifax: 1-800-525-6285
- 2.) Experian (formerly TRW): 1-888-397-3742
- 3.) Trans Union: 1-800-680-7289
- 4.) Social Security Administration (fraud line): 1-800-269-0271

This information could really help someone that you care about!!!

TALK TO A HUMAN!!!

AND NOW FOR TODAY'S SITE... Tired of voice jail?

We've all been there before. You know, when you call a company and get menu after menu of options. And all you want is to speak with a human being.

Well, now you can find the voice mail codes to reach an operator. This database lists major companies and the codes they use. The database is still growing, users are urged to make updates. You can also download the database as a spreadsheet or e-mail it. It is sure to save you time! Note: Registration is required for some of the site's features.

TO VISIT THIS SITE, GO HERE:

https://www.quickbase.com/db/85vqhz4a?a=q&qid=5

A WORD OF CAUTION

A lady stopped at a pay-at-the-pump gas station to get gas. Once she filled her gas tank and after paying at the pump and starting to leave, the voice of the attendant inside came over the speaker. He told her that something happened with her card and that she needed to come inside to pay. The lady was confused because the transaction showed complete and approved. She relayed that to him and was getting ready to leave but the attendant, once again, urged her to come in to pay or there'd be trouble. She proceeded to go inside and started arguing with the attendant about his threat. He told her to calm down and listen carefully: He said that while she was pumping gas, a guy slipped into the back seat of her car on the other side and the attendant had already called the police. She became frightened and looked out in time to see her car door open and the guy slip out. The report is that the new gang initiation thing is to bring back a woman and/or her car. One way they are doing this is crawling under women's cars while they're pumping gas or at grocery stores in the nighttime. The other way is slipping into unattended cars and kidnapping the women.

Please pass this on to other women, young and old alike. Be extra careful going to and from your car at night. If at all possible, don't go alone!

This is real!!

The message:

- 1. ALWAYS lock your car doors, even if you're gone for just a second!
- 2. Check underneath your car when approaching it for reentry, and check in the back before getting in.
- 3. Always be aware of your surroundings and of other individuals in your general vicinity, particularly at night!

Send this to everyone so your friends can take precaution.

AND GUYS...YOU TELL ANY WOMEN YOU KNOW ABOUT THIS Thanks.

Barbara Baker, Secretary Directorate of Training U.S. Army Military Police School

DRIVER'S LICENSE SAFETY

New outrage!!!!!! Check your driver's license...

OK, this is just too much! Can you say "privacy?" As in, "where is our right to it??? I definitely removed mine, I suggest you all do the same

....

Now you can see anyone's Driver's License on the Internet, including your own! I just searched for mine and there it was...picture and all! Thanks, Homeland Security!

Maybe we should start up a petition or something protesting this. What do you think? Go to the website and check it out. It's unbelievable!!!

Just enter your name, City and state to see if yours is on file. After your license comes on the screen, click the box marked "Please Remove".

This will remove it from public viewing, but not from law enforcement. http://www.license.shorturl.com/

VISA / MASTERCARD FRAUD

Just a heads up for everyone regarding the latest in Visa fraud. Royal Bank received this communication about the newest scam. This is happening in the Midwest right now and moving. This one is pretty slick since they provide YOU with all the information, except the one piece they want.. Note, the callers do not ask for your card number; they already have it.

This information is worth reading. By understanding how the VISA & MasterCard telephone Credit Card Scam works, you'll be better

prepared to protect yourself. One of our employees was called on Wednesday from 'VISA', and I was called on Thursday from 'MasterCard'.

The scam works like this:

Person calling says - 'This is (name), and I'm calling from the Security and Fraud Department at VISA. My Badge number is 12460, Your card has been flagged for an unusual purchase pattern, and I'm calling to verify. This would be on your VISA card that was issued by (name of bank). Did you purchase an Anti-Telemarketing Device for \$497.99 from a marketing company based in Arizona?' When you say 'No', the caller continues with, 'Then we will be issuing a credit to your account. This is a company we have been watching and the charges range from \$297 to \$497, just under the \$500 purchase pattern that flags most cards. Before your next statement, the credit will be sent to (gives you your address), is that correct?' You say 'yes'.

The caller continues - 'I will be starting a Fraud Investigation. If you have any questions, you should call the 1-800 number listed on the back of your card (1-800-VISA) and ask for Security. You will need to refer to this Control Number. The caller then gives you a 6 digit number. 'Do you need me to read it again?'

Here's the IMPORTANT part on how the scam works - The caller then says, 'I need to verify you are in possession of your card'. He'll ask you to 'turn your card over and look for some numbers'. There are 7 numbers; the first 4 are part of your card number, the last 3 are the Security Numbers that verify you are the possessor of the card. These are the numbers you sometimes use to make Internet purchases to prove you have the card. The caller will ask you to read the last 3 numbers to him. After you tell the caller the 3 numbers, he'll say, 'That is correct, I just needed to verify that the card has not been lost or stolen, and that you still have your card Do you have any other questions?'

After you say no, the caller then thanks you and states, 'Don't hesitate to

After you say no, the caller then thanks you and states, 'Don't hesitate to call back if you do', and hangs up. You actually say very little, and they never ask for or tell you the card number. But after we were called on Wednesday, we called back. Within 20 minutes to ask a question. Are we were glad we did! The REAL VISA Security Department told us it

was a scam and in the last 15 minutes a new purchase of \$497.99 was charged to our card. We made a real fraud report and closed the VISA account. VISA is reissuing us a new number. What the scammers want is the 3-digit PIN number on the back of the card. Don't give it to them. Instead, tell them you'll call VISA or Master Card directly for verification of their conversation..

The real VISA told us that they will never ask for anything on the card as they already know the information since they issued the card! If you give the scammers your 3 Digit PIN Number, you think you're receiving a credit; however, by the time you get your statement you'll see charges for purchases you didn't make, and by then it's almost too late and/or more difficult to actually file a fraud report.

What makes this more remarkable is that on Thursday, I got a call from a 'Jason Richardson of MasterCard' with a word-for-word repeat of the VISA Scam. This time I didn't let him finish. I hung up! We filed a police report, as instructed by VISA. The police said they are taking several of these reports daily! They also urged us to tell everybody we know that this scam is happening. I dealt with a similar situation this morning, with the caller telling me that \$3,097 had been charged to my account for plane tickets to Spain, and so on through the above routine.. It appears that this Is a very active scam, and evidently quite successful. Pass this on to all your family and friends