



Partners In Crime Prevention

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John Lovick Sheriff

Snohomish County

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Identity Theft– Trends

An AP article published in The Herald on February 10, 2009 (<http://heraldnet.com/article/20090210/BIZ/702109941>) says that more people are being victimized due to ID theft but that each incident is costing less.

Nationwide, in 2008, ID cases rose by 22 percent to 9.9 million, according to a study by Javelin Strategy & Research. However, the cost per incident -- including unrecovered losses and legal fees— fell 31 percent to \$496. The increase in cases comes after a slight decrease over the last few years.

The study cited one likely reason for the increase in cases as being the worsening economy.

43 percent of last year's cases were attributed to common crimes of opportunity, such as stolen wallets, up from 33 percent in 2007. The study pointed out that women were 26 percent more likely to be victims of identity theft; they reported more cases of lost or stolen information during in-store purchases.

Online access accounted for only 11 percent of cases.

Victims are uncovering cases faster-limiting losses. Financial institutions are also taking more steps to thwart thieves. More banks send change of address confirmations to the original address, preventing identity thieves

from rerouting mail to different addresses and delaying victims' awareness that their accounts are siphoned off. The study also said that consumers seem to understand the benefits of good passwords, updated security software, cautious web browsing, and credit monitoring.

The study also found identity theft went undetected longer and cost twice as much when victims knew their attackers. More than 10 percent of victims knew their identity thieves.

Five ways to fight identity theft:

- Be vigilant. Regularly monitor your accounts.
- Protect personal data. Don't provide sensitive financial information over the Internet or phone unless you initiated the interaction with someone you trust.
- Move online. Replace paper invoices, bank statements and checks with electronic versions.
- Check who's watching. Pay attention to who may overhear or see sensitive information.
- Guard Liability. Use credit and debit cards from financial institutions that don't hold you liable if a card is used without authorization.



ID Theft— Who Really Loses

In 2006, Citibank lost \$280,000 per day to credit card theft for a total of \$102,200,000 for the year but it's net profit was \$35 billion.

It could afford to absorb the loses to ID thieves and still make money.

If someone steals your credit card and uses it to make purchases, you only pay the first \$50, the bank pays the rest. Yet it still makes money.

Financial Crimes- *Protecting Your Identity*

Detective Tommy Koziol investigates financial crimes.

To commit a financial crime crooks usually commit some sort of ID theft. ID theft includes gathering personal information such as Social Security numbers, names, addresses along with financial information such as account numbers, PINs, ID's, and passwords to purchase items, or to get cash. The crooks use your identity to let you pay for stuff for them.

Usually their motivation is to

1. Buy drugs.
2. Get money for drugs, or some other material thing such as a car, an iPod, etc.
3. Get money for some other purpose such as financing a terrorism operation.

Detective Koziol is so busy he figures that he will probably not be able to look at your ID theft case especially if it is under \$10,000. He says your efforts to prevent ID theft are your best bet to not become a victim.

Here are his recommendations to prevent ID theft:

- **Don't write checks.** Checks can be stolen in the mail. They can be washed to get cash or make a large purchase emptying your checking account. A crook can copy the account number and make his/her own checks with modern computer software and printers.
- **Use credit cards, not debit cards.** If someone steals your credit card or your credit card number and makes a large purchase, you are usually protected after the first \$50. If someone gets your debit card or its number they can wipe out all of the money in your account. Banks will refund your money after you file a police report. You can have headaches with bounced checks, missed payments, etc. in the meantime.
- **When making purchases online, only use known reputable websites.** These can be from major retailers such as Sears, Macys, Home Depot, or Amazon.com. If you haven't heard of the company or the website be careful. Also, as you make your purchase be sure that the website is secure. You can tell that a website is secure if it has a closed golden lock in the lower right hand portion of your browser and the letters "https:" in the address bar toward the top of your browser.
- **When using ATMs be very careful.** ID thieves have been known to place card readers in front of the card slot that belongs to the ATM. The readers often look like they belong to the ATM.
- **If it sounds too good to be true, IT IS.** Be wary of any offer that you receive that promises easy money.
- **Get a locking mailbox.** Mail is the most un-secure method of communications. ID thieves regularly go through unlocked mailboxes looking for account numbers from checks and bank statements.



Burglary Prevention— *The Simplest Measure Can Go A Long Way*

One easy way that burglars gain entry to your home is to kick in the front door. If no one can see them this is a fairly risk free way to quickly grab a few of your possessions.

You might think that the best way to prevent a burglary would be an elaborate alarm system. You know, detectors on all of your outside doors and windows, motion detectors, microphones, maybe even cameras, that you can monitor with your cell phone when you are on your trip on the other side of the world. And of course this system would have 24 hour monitoring (probably by someone on the other side of the world) so that when someone does enter your house a call is immediately made to the local police who come rushing to your house, arrest the intruder(s) and haul them off to jail forever.

Oh, if only it was so easy. An alarm system like this is complicated and expensive. You have the expense of the installation and then the monthly fees for the monitoring.

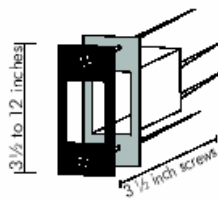
In all of this planning, you probably forgot the most important component— the lock. You might be tempted to have the most expensive lock you can find, about \$200 to \$300. But most good locks that you can find at Lowe's, Home Depot, or McLenden's will protect your house from most burglars. And you probably do not have to pay more than \$50.

Of course you will be sure to have a

deadbolt lock along with your regular lock on your front door.

The wood screws that you use to hold the strike plates of your locks are probably as important as locks themselves.

The strike plate is that part of the lock system that resides on the door-frame. Many new homes have screws



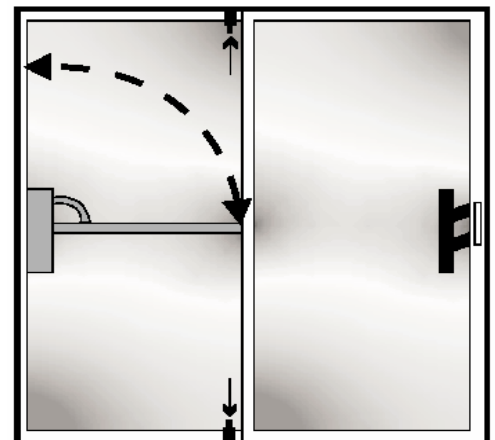
holding the strike plate that are not even an inch long. In this case, a burglar has an easier time of kicking

in the door because the force of the kicks are borne solely by the two locks.

If the strike plates are held in with screws that are 3 1/2 inches or longer, biting into the studs, then the screws can help absorb more of the force making it more difficult to kick in the door.

The beauty of installing wood screws that are long enough to hold onto the stud is that this is a cheap but effective solution. You can buy a package of 75 to 100 3 1/2 inch wood screws for under \$10.

In fact you and your neighbors can share that package, install the screws, and all of your neighborhood would be safer for almost nothing.



A Charlie Bar is in place to prevent an intruder from forcing the sliding door open. Vertical arrows show where to place keyed or hand-tightened locks.



Sheriff's Office— Odds and Ends

New Crime Prevention Coordinators— Sergeants Darrell O'Neill and Jeff Stemme are moving on from Crime Prevention Coordinators to other positions in the Sheriff's Office. Sgt. Paul Blodgett is taking over as Crime Prevention Coordinator for South Precinct. His email address is:

paul.blodgett@snoco.org

Sgt. David Bowman will be the Crime Prevention Coordinator for North Precinct. His email address is:

david.bowman@snoco.org

Radar Trailer— Sometimes your street seems like a racetrack with speeders. One method that can slow people down is a radar trailer. This educational device shows drivers their speed. The Sheriff's Office has a radar trailer that is manned by it's volunteers. If you would like it on your street, contact your Precinct Crime Prevention Coordinator.

Meeting Schedule— Monthly Neighborhood Watch meetings continue at the each precinct.

Orientations are for neighborhoods who are starting a Neighborhood Watch. The meetings start with some basics on running a Neighborhood Watch then participants can discuss specific problems that they have in their communi-

ties.

Precinct Partnership meetings are for Neighborhood Watch Coordinators who are interested in continuing communication with the Sheriff's Office. Each meeting starts with a talk on some aspect of crime and crime prevention by experts from the Sheriff's Office and other local experts.

Meetings start at 6:30pm at:

South Precinct
15928 Mill Creek Blvd.
Mill Creek

North Precinct
15100 40th Ave. NE
Marysville

East Station
14000 179th Ave. SE
Monroe (Across the street from the Evergreen Fairgrounds)

- 1st Thursdays - North Precinct Orientation
- 2nd Wednesdays - East Station Orientation
- 2nd Thursdays - South Precinct Partnership
- 3rd Wednesdays - East Station Partnership
- 3rd Thursdays - North Precinct Partnership
- 4th Thursdays - South Precinct Orientation

If you plan to attend please let Ann Plunkett know at neighborhoodwatch@snoco.org.

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1-800-
CRIME-13

Tip Lines:

Phone:

425-388-3845

Sheriff's Website:

www.co.snohomish.wa.us
[/SheriffRpts/](#)
[AnonymousTips/](#)
[default.htm](#)

Crime Prevention Coordinators:

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