

Holiday Safety

Tips To Help Safeguard Seniors Against Financial Crimes

(NAPSA)—The holidays are often synonymous with shopping—on Main Street, in malls and online. Unfortunately, not everyone is looking for the best deal, but instead, the easiest opportunity to steal from unsuspecting Americans. Identity theft, robbery and check fraud are increasingly prevalent during the holidays—and seniors are often the targets of such crimes.

To safeguard against financial crimes this holiday season, the National Sheriffs' Association offers these timely tips for seniors and those who care for them:

- **Don't carry important personal information in your purse or wallet.** With the holiday shopping season under way, purse snatchers and pickpockets are on the prowl, looking for distracted shoppers from whom they can steal cash and personal information. Be sure your purse or wallet does not include sensitive information such as your Social Security number, personal identification numbers (PINs) and passwords. A thief can use these details to order checks or credit cards, apply for loans or otherwise commit fraud using your name.

- **Use direct deposit.** Your mail—both incoming and outgoing—can be vulnerable, especially during the holidays when criminal activity is heightened. If your Social Security or Supplemental Security Income (SSI) check or other payments are delivered by mail to an unlocked box, you may be at risk for theft. Direct deposit eliminates the risk of lost or stolen



During the holiday season, seniors are prime targets for pickpockets and identity thieves.

checks, reduces fraud and gives people faster access to their money on payment day. Direct deposit also protects against identity theft. To sign up for direct deposit of your Social Security or SSI payment, call the **Go Direct** helpline at (800) 333-1795 or sign up online at www.GoDirect.org. It's free and takes less than five minutes.

- **Know who you're dealing with when you shop online.** If you shop online, be certain the business is legitimate. If you have not heard of the company before, it is always a good idea to check with your local Better Business Bureau before making any purchase or providing personal financial information.

- **Don't let your holiday trash become a thief's treasure.** Identity thieves have become experts at picking through your trash. What's worse, during the holidays, there may be a delay in

garbage pickup, meaning your trash could be sitting outside, unprotected, for an even longer period of time. Make sure you shred every document headed for the trash that may have personal information, including check stubs, credit card applications, monthly bank statements, receipts and other documents that thieves can use to commit fraud.

- **Pay careful attention to your holiday credit card bills and bank statements.** Whether or not you are a person who relies heavily on your credit card during the holiday season, make sure you are the only one who gets to make this decision. Carefully check your credit card and bank statements to ensure no one else is using your card and illegally making purchases in your name. If you notice anything suspicious, or if you suddenly stop receiving credit card or bank statements, contact your financial institution immediately.

For more information from the National Sheriffs' Association, visit www.sheriffs.org.



The National Sheriffs' Association is a nonprofit organization dedicated to raising the level of professionalism among those in the criminal justice field. Now in its 67th year, NSA has provided programs for Sheriffs, their deputies, chiefs of police, and others in the field of criminal justice to perform their jobs in the best possible manner and to better serve the people of their cities, counties or jurisdictions.