

Preventing Holiday Scams

A new AARP survey, reveals that a large percentage of American consumers ages 18+ intend to engage in risky behaviors that could put them squarely in the sights of holiday con-artists looking to take their money—through everything from charitable giving scams to gift card and shipping cons.

- 70% failed a quiz about how to stay safe from holiday scams.
- 52% didn't know that professional fundraisers could keep most of the money they raise for charity.
- 58% will buy holiday gift cards from a rack at a pharmacy, big box or grocery store.
- 70% of donors to charity didn't ask how the money would be spent.
- 42% of public Wi-Fi users will purchase holiday gifts online.

Here's how you can avoid holiday scams.

Check the charity: Before donating to a charity, make sure it is registered with the Secretary of State and ask how much of the money goes to the



charitable fundraiser and how much goes to the charitable purpose.

Skip the rack: Only purchase gift cards from reputable sources. Better yet, get them directly from the store they're from -and preferably directly from the store cashier-and ask them to scan the card to ensure it has the correct balance.



Surf safely: Do not use public Wi-Fi to check sensitive financial information, or to make purchases using your credit card.

Sign off: Require a signature on all package deliveries. You can also write specific instructions for the delivery company on where to leave your package, and don't forget you can always have your package delivered to you at work.



Use credit: Use a credit card instead of your debit card when making holiday purchases.

Don't stress: Pay special attention to your health and well-being during the hectic holiday season. Research shows that people experiencing an illness, loneliness or financial difficulties are less able to spot and avoid scams.

Register a Complaint

This is you. You've been ripped off, or you've spotted a scam. Don't keep it to yourself. Take it to the Federal Trade Commission by filing a complaint. What kind of complaint? The Federal Trade Commission is the nation's Consumer Protection Agency. So if a business doesn't deliver on its promises, or if someone cheats you out of your money, the Federal Trade Commission wants to hear about it.

- I bought a phone card with 350 minutes of calling time, but it cut me off after 20.
- I'm getting bills for things I didn't buy. I think someone stole my identity.
- The letter said I had won a sweepstakes, but I had to wire money to cover the taxes. I did and never heard from them again.
- I responded to an add on line for a free trial offer. But then I started seeing charges for it every month.
- I thought the email was from someone who saw my resume and wanted to hire me. But they asked for my bank account number. I reported it to the Federal Trade Commission.

Complaints help the FTC and other law enforcement agencies bring scam artists to justice and put an end to unfair and misleading business practices. If you have a complaint, file it online or call 1-877-FTC-HELP.

Online Shopping Tip

What Not to Do

More and more people are doing at least some of their holiday shopping online. Here's a tip from the Federal Trade Commission (FTC).

Don't send money to someone you don't know.

Not to an online seller you've never heard of — or an online love interest who asks for money. It's best to do business with sites you know and trust. If you buy items through an online auction, consider using a payment option that provides protection, like a credit card. If you think you've found a good deal, but you aren't familiar with the company, check it out. Type the company or product name into your favorite search engine with terms like "review," "complaint," or "scam." See what comes up — on the first page of results as well as on the later pages.

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PUBLIC SAFETY

Charities: Tips for Donors

All too frequently the elderly are the victims of charitable fraud. If you're a relative or caretaker of an older American, please take a moment to review the following tips. These easy-to-follow precautions, by Charity Navigator, can help ensure everyone, especially seniors, contribute only to legitimate and efficient charities.

- **Don't succumb to pressure tactics.** Well-run charities don't use pressure tactics to garner support for their mission. They don't have to. Their good work and financial health speaks for itself.
- **Verify their claims that you've contributed in the past.** If a caller or an appeal letter indicates that you've given in the past, but it doesn't sound familiar to you, be sure to check it out for yourself. Look up previous entries in your checkbook or past credit card bills and confirm for yourself that you've supported this particular charity before.
- **Do not feel compelled to give because you received a gift.** Just because you received some mailing labels, cards or an umbrella, that doesn't mean you're required to reciprocate with a donation. Be especially wary of sweepstakes that require a contribution to enter. Again, a reputable charity doesn't need to employ such inefficient and deceptive fundraising tactics.
- **Be careful of imposters.** Scam artists often use sound-alike names to trick you into thinking they represent a legitimate charity.

- **Hang up the phone.** Ask the fundraiser to send you written information about the charity they represent. Hang up the phone and do some research on your own. Once you feel comfortable with the charity, send the organization a check directly in the mail, thus ensuring 100% of your gift goes to the charity and not the for-profit fundraiser.
- **Make sure that your donation is tax-deductible.** Before giving a donation to any organization, make sure it is a 501(c)(3) charity. That means the group has filed paperwork with the Internal Revenue Service (IRS), registering it as a U.S. nonprofit and enabling its contributors to take a tax-deduction for their gifts. A quick way to confirm the organization's status is to check. All the charities evaluated by Charity Navigator are 501 (c) (3) entities.
- **Research the charity before you give.** Take a look at the organization's finances. Make sure it is able to direct at least 75% of its budget on the programs and services it exists to provide. With a million nonprofits in America, you should have no problem finding one that matches your philanthropic interests and will put your donation to good use.
- **Send your donation directly to the charity.** Never divulge your personal or credit card information to those initiating contact. Once you've done your research, send your contribution directly to the charity you wish to support. Don't send cash as it can be lost or stolen. Also, you'll want to have paid by check or credit card so you have a receipt of your donation when it comes time to take the tax-deduction.

Protecting Your Personal Information

When you send a charity a small donation- say \$10 or \$25- there is a high probability that the organization will then sell or trade your contact information with other charities. The next thing you know, your mailbox is overflowing with solicitations. Often older Americans get caught up in this vicious cycle because they respond with a small donation to each new appeal full of heartbreaking photos. To prevent this from happening, tell the charity upfront that you do not want it to share your personal information with any other entity .

Research Charities

Before you make a donation, check out the charity. These groups can help.

- **Better Business Bureau Wise Giving Alliance**
- **Charity Navigator**
- **Charity Watch**
- **GuideStar**
- **IRS Search for Tax Exempt Organizations**
- **National Association of State Charity Officials**

Sources: Federal Trade Commission (FTC) Charity Navigator, Better Business Bureau, AARP

Call 9-1-1
EMERGENCY
IN PROGRESS

NON-EMERGENCY
Police (916)-774-5000
Extension 1



Police Department
1051 Junction Blvd.
Roseville CA 95678
(916) 774-5000
www.roseville.ca.us/police

Abandoned Vehicle Hotline
(916) 746-1022

Alarms/Alarm Permits
(916) 774-5093

Animal Control
(916)774-5090

Community Events & Neighborhood Watch
(916) 774-5050
PDCommunityServices@roseville.ca.us

Graffiti Abatement
(916) 746-1021

Police News & Crime Alert Emails:
www.roseville.ca.us/enotify

RCONA
(Roseville Coalition Of Neighborhood Associations)
www.RCONA.org

The "9-1-1" is published for City of Roseville's residents by the Community Relations Division of the Roseville Police Department. Please send comments or suggestions to pdcommunityservices@roseville.ca.us, (916) 774-5050.

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