

Top Ten Scams of 2014

BBB.org

The Better Business Bureau has compiled their annual list of the top scams of 2014.

#10 Sweepstakes Scam: You've won a contest, the lottery or a sweepstakes. To claim the prize you must pay a fee.

#9 Click Bait Scam: Scammers use celebrity images, fake news, and other enticing stories to get you to "click" and unintentionally download malware.

#8 Robocall Scam: This scam claims to be able to lower your credit card interest rates and takes personal information—including your credit card number—and then charges fees to your card.

#7 Government Grant Scam: You get a call saying you've been awarded a government grant for thousands of

dollars. All you need to do is pay a fee by wire transfer or prepaid debit card.

#6 Emergency Scam: Sometimes called the "grandparent scam." You get a call or email from a grandchild or relative who was injured, robbed, or arrested while traveling overseas and needs money ASAP.

#5 Medical Alert Scam: You get a call or a visit from a company claiming a family member ordered you a medical alert device. They take your credit card or bank information.

#4 Copycat Website Scam: You get an email about a terrific sale or new product. The website looks like a popular retailer's site. When you order, you get a cheap counterfeit or nothing...and now they have your credit card number.

#3 "Are You Calling Yourself?"

Scam: A phone call shows the caller ID to be your number. You pick up the phone and get caught in the scam they are running.

#2 Tech Support Scam: You get a call or a pop-up on your computer claiming to be from Microsoft (or Apple). They say you have a computer problem and need access to your computer so they can fix it. They install malware on your computer and steal personal information.

#1 Arrest Scam: You receive a call from the police, IRS or other government agency. They are going to arrest you for overdue taxes, skipping jury duty, etc. You can avoid arrest by sending money via a prepaid debit card or wire transfer.

IRS Imposter Scam

A Warning from the IRS

It's tax season and the scammers are out in full force. Don't be fooled by the IRS Imposter Scam. Here's how it works:

- You get a call. Your caller ID may show it's the IRS calling. The caller may even give a badge number and know the last four digits of your Social Security number.
- You are told, "You owe money. You better pay now, or you'll be arrested. Put money on a prepaid debit card or wire the money to us."
- If you pay, the money is gone.

Warning signs:

- Your first contact with the IRS will be by mail, NOT by email or phone.
- The IRS will never ask you to pay by prepaid debit card or wire money.

What to do:

- Don't give the caller any personal or financial information.
- Write down details such as the name and number of the caller.
- Hang up.
- Contact the IRS directly if you're worried the call is real at 1-800-829-1040 or go to irs.gov.
- Report the call. File a complaint with the Treasury Inspector General for Tax Administration (TIGTA) at tigta.gov or 1-800-366-4484 and the FTC at ftc.gov/complaint or 877-FTC-HELP.
- Warn friends and family. Tell people you know that these calls are scams.



Tips for Consumers

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If you suspect your personal identification information (PII) has been stolen or compromised, the BBB offers the following tips:

1. Do not take a "wait and see" approach. You must act quickly.
2. Consider taking a preemptive strike by freezing your credit reports. This will create a roadblock for thieves seeking to create fraudulent accounts using your PII.
3. At a minimum, if you know your Social Security number has been compromised, place a fraud alert on your credit reports.
4. Vigilance is key. Regularly check your reports at annualcreditreport.com.
5. For more information and complete step-by-step guidance on repairing the damage caused by identity theft visit the FTC's identity theft resource (ftc.gov).
6. If your information has been compromised by a data breach, take advantage of any free credit monitoring services being offered by the company to breach victims.

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PUBLIC SAFETY

Simple Changes that Could Help Save Lives

The National Fire Protection Association reports that 71% of smoke alarms which failed to operate had missing, disconnected, or dead batteries. Here are a few tips you can take to protect your family:



- **Count Your Smoke Alarms**

Make sure there is at least one smoke alarm less than ten years old installed on every level of your home, including one in every bedroom and outside of each sleeping area.

- **Change Your Smoke Alarm and Carbon Monoxide Detector Batteries**

The International Association of Fire Chiefs (IAFC) and other fire experts encourage people to change smoke alarm and carbon monoxide detector batteries annually.

- **Test Your Smoke Alarms and Carbon Monoxide Detectors**

After replacing the old batteries, push the safety test button on each alarm to make sure they are in working condition.

- **Replace Your Smoke Alarms**

The IAFC recommends replacing smoke alarms every 10 years and having a combination of both ionization and photo electric smoke alarms to keep you alert to all types of home fires.

- **Get the Whole Family Involved**

Make sure family members know what the alarms sound like and what to do when they go off.

9-Volt Battery Safety

Tips from the National Fire Protection Association

Nine volt batteries power our smoke alarms, garage door openers, and even some toys. Did you know that these batteries can be a fire hazard if not stored safely?

The problem:

- The positive and negative posts are close together. If a metal object touches the two posts, it can cause a short circuit. This can cause a fire.
- It is unsafe to store these batteries in a drawer near paper clips, coins, or other batteries. Also household items such as steel wool, aluminum foil, and keys should not be stored near the 9-volt battery.
- Weak batteries many still have enough charge to cause a fire. Some fires have even started in the trash when the battery touched other metal items.

Storage:

- Keep batteries in the original packaging until you are ready to use them. If loose, keep the posts covered with masking, duct, or electrical tape to prevent the posts from coming in contact with metal objects.
- Store batteries standing up.
- Do not store batteries loose in a drawer.

Disposal:

- 9-volt batteries should not be thrown away with trash. They can be taken to a collection site for household hazardous waste.
- To be safe, cover the positive and negative posts with masking, duct, or electrical tape before disposing of them.

Vial of Life

The Vial of Life Program provides emergency responders with a crucial information that will speak for you if you are unable to communicate.

Why do I need the Vial of Life?

Emergencies are unplanned events. The key element in maximizing your contact with medical personnel during an emergency is to be prepared. Part of being prepared in an emergency is to assure that your medical history, including medications, illnesses and allergies to medications are readily available so emergency responders can treat your needs.

Follow the steps below to prepare your own Vial of Life.

1. Fill out the Vial of Life Form. Download a copy at: <http://www.roseville.ca.us/civicax/filebank/blobdload.aspx?blobid=5852>
2. Fold and roll the completed form and place it in a plastic vial or baggie.
3. Place the vial containing your medical information on the top shelf of your refrigerator.
4. Place the Vial of Life sticker (Free at your local fire station.) on the door of your refrigerator. Place the sticker at about the same location as the vial inside.
5. Place another Vial of Life sticker on your front door. Place the decal so it can be easily seen.

Sources: NFPA National Fire Protection Association, US Fire Administration, Energizer.com, The Better Business Bureau, The Internal Revenue Service

**Call 9-1-1
EMERGENCY
IN PROGRESS**

NON-EMERGENCY
Fire (916) 774-5800
Police (916)-774-5000
Extension 1

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

Fire Headquarters
401 Oak Street, Fire Station #1
Roseville, CA 95678
(916) 774-5800
www.roseville.ca.us/fire

**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

