



10 PRO TIPS

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10 PRO TIPS TO AVOID BEING VICTIMIZED

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Part of the job of security service providers is dealing with victims and their families. We witness firsthand the tragic effects of crime. It is heart-breaking to see what the members of our community go through putting their lives back together following a traumatic event. If we can educate people and prevent them from becoming victims, these horrible consequences could be avoided altogether!

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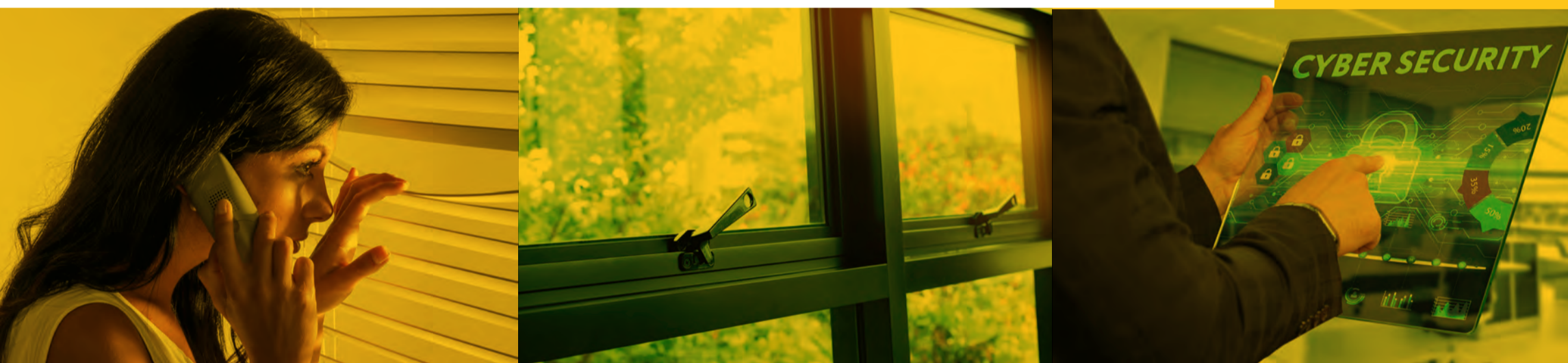
Keep personal information private. Reputable businesses rarely require you to provide your SSN, bank account numbers, or credit card numbers to verify identities. Unless you initiated the phone call and are 100% certain that the person on the other line is legitimate, be careful about giving any personal information.

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Protect passwords, PINs, and usernames. Never keep your PIN with your debit card. If someone steals your debit card and your PIN is written right on the card, that person has easy access to your accounts. If using wireless internet, invest in a firewall product to protect your computer. Do not keep passwords saved on your computer, but in a separate, secure location. Also, remember to change your passwords on a regular basis to protect yourself..

Keep your eyes on your billing statements. Review your credit card statements, bank statements, and any other financial documents. If anything on those statements raises a red flag, call the institution and ask about it. Particularly, if your credit card statements have unauthorized charges listed, you have the right to dispute those charges and protect yourself against fraudulent expenditures.

Order your credit report. Check your credit reports every year at a minimum to see if any unauthorized accounts, credit cards, or loans have been opened. There are three credit-monitoring agencies that produce a personalized credit report: Equifax, TransUnion, and Experian. The only source for a truly free credit report authorized by Federal law is <https://www.annualcreditreport.com>. The law requires that these three credit bureaus give you a free credit report every 12 months if you ask for it.



Don't answer the door for strangers and keep your doors and windows locked. It is a changing world we live in and that means taking precautionary steps against predators. It is a sad fact that in today's world it is better to be safe than sorry when dealing with people coming to your door. Unless you are expecting someone, a package, or other service, don't answer the door for someone you don't know. Likewise, burglars like to window-shop around parked cars and through unoccupied homes. A locked door or window may be all it takes to prevent becoming the victim of a property crime. Invest in solid deadbolts for your doors.

Let people know if you are going out of town. Tell a trusted neighbor or friend to keep an eye on your house while you are gone. Some local law enforcement agencies may also send an extra patrol around your neighborhood if you advise them you will be out of town – check with your local police departments. Also, call your bank if you plan to travel – it may avoid having your credit card declined at an out-of-state business.

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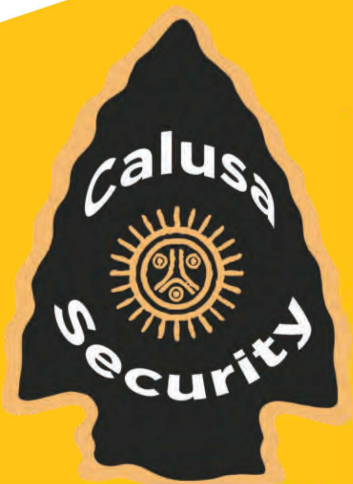
If you have a durable power of attorney, know the ins and outs! A durable power of attorney can be a useful tool to protect you by having someone you trust have the ability to make decisions on your behalf and handle your finances. But make sure that the person you choose is someone trustworthy. Seek a qualified elder law attorney, the Council on Aging, or Community Legal Services to get legal advice as to the best plan for yourself!

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If it's too good to be true, it is. We all want to have financial security and garner a nest-egg for our future. But be wary of contracts that request the full amount up-front for a great deal. Investigate and research any company you allow into your home, whether it is a pest-control company, a contractor, or a cleaning service. You can research companies and people by going on your county's clerk of courts website and looking into criminal histories or civil cases pending involving those companies. Also insist on verifying that any company you work with is licensed and insured, and check online with the Florida Department of Business and Professional Regulation to verify that information.

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Know your vulnerabilities. Criminals can recognize and exploit our vulnerabilities, whether they are mental, emotional, physical, medical, or financial. Criminals can also exploit our loneliness, fears, and even our religious beliefs in order to get at our hard earned cash. If you've been the victim of a crime, please do not hesitate to contact law enforcement – there is NO SHAME in asking for help! We all need help at some time or another in our lives.



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Vision • Intelligence • Strength

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