

Fraud and Forgery

Fraud:

Fraud is generally defined as theft by scheme or false pretenses. "Con" or "confidence" games involve the suspect developing confidence or trust in the victim before the plan is executed, and unfortunately these schemes, which have been around for years, still find victims. One fraud scheme that seems to have a certain amount of popularity here is that of the Canadian Lottery. Usually an elderly resident receives a call from a man identifying himself as a Canadian Lottery official. The caller tells the victim s/he is a winner of the lottery, and needs to send a check to Canada for payment of taxes in Canada, even though Canada does not have a lottery and the victim never entered any contest to begin with. All such schemes have a common theme: some unexpected windfall that requires "good faith" or "pre-tax" money to be sent or given.

Report such calls immediately to the Police Department. Also beware of Investments which promise excessive returns with relatively little investment. Once the money has been turned over to the persons perpetrating the fraud it is difficult if not impossible to get it back, especially if it was sent to a foreign country.

Forgery:

Often part of other crimes, forgery of checks is a problem. Criminals will steal checks, or simply counterfeit them using easily obtained commercial software. The checks are then forged and passed by criminals using counterfeit identification. Banks do not guarantee forged documents, so the business that accepts the check suffers the loss. Verify all ID and checks, and be suspicious of persons offering to complete large purchases with few questions asked as long as they can use a check that you would in all other circumstances be suspicious of.

Credit Card Fraud:

Another huge problem, which leads to higher costs passed onto consumers. Criminals use stolen credit cards- a now growing problem of counterfeit credit cards. Since identification is normally not required, this is an easy crime to commit. Normally the credit card company absorbs the loss, providing the physical credit card was used at the point of sale. If no credit card is presented, such as in a mail order or Internet transaction, the merchant takes the loss. Checking the card to see if it is lost or stolen does not protect the merchant in those cases. Control your credit cards closely, and if lost, report them immediately to your credit card company.



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