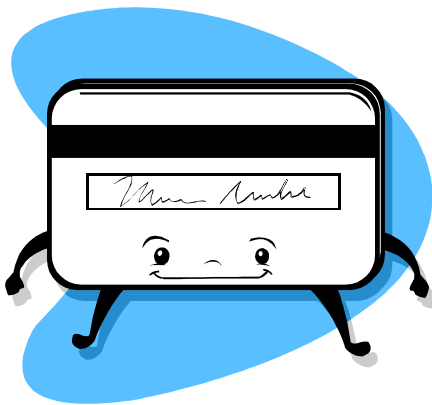


**FROM THE OFFICE OF WELD COUNTY DISTRICT ATTORNEY
KENNETH R. BUCK**



Fraud Alert!

HERE'S A TIP: BEWARE IF USING CARDS WHEN DINING OUT



Your credit or debit card doesn't actually have to be stolen in order for a thief to charge goods and services to it — only borrowed for a few minutes, say, long enough to pay for a meal in a restaurant.

There have been recent media stories originating from both Weld and Boulder Counties of fraudulent credit card use traced back to employees of local restaurants. In these instances, the victims had their credit card in their possession — it had never been stolen.

So how is this possible? Simple: the waiter or waitress drops the check off at your table; you place your credit or debit card in the folder to pay for your meal; the waiter/waitress picks up the check, runs your card, either writes down the credit card number as well as the three digit security number on the back of the card or photographs it with a cell phone camera, and then returns the card to you. Your card has not been stolen, but the information contained on it has.

The thief can then go shopping online with just the information garnered from your card. The goods are then billed to you but shipped to the thief who is often looking for items to sell or pawn for cash.

This scenario isn't unique to restaurants as it can easily happen in any establishment where your card is taken out of your sight. So what is the solution? Well, you can either pay cash for everything or you can go with your card when you pay for goods or services. Accompanying the merchant or staff, if possible, as they swipe your card can help ensure that no one along the way is recording your personal information.

Not comfortable with either of those options? Remember, credit cards offer more protection than debit cards which tap directly into your cash accounts. Make sure you review your credit card and bank statements thoroughly and often. If you notice any charges that you did not make, contact your financial institution immediately, place a fraud alert on your credit report and contact your local law enforcement agency.

Contact your local police agency if you think you are a victim of a crime. To contact the Weld County District Attorney's Office, call (970) 356-4010 ext. 4702.