



NOVEMBER 2010

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FOR THE C.A.S.E. PROGRAM

FRAUD ALERT!

OUT OF SIGHT, OUT OF CONTROL TIPS WHEN PAYING WITH PLASTIC



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...like when you hand your card over to pay for a meal in a restaurant for example.

There have been numerous 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, legitimately runs your card to pay for your meal and then writes down the credit card number as well as the three digit security number on the back of the card, photographs the front and back of your card with a cell phone camera, or swipes your card through a skimmer (a small hard drive that can read the information on the magnetic strip of your card), before returning the card to you. Your card has not been stolen, but the information contained on it has.

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 card's account 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.