

SPRING 2018 HERSHEYSMILL FRAUD PREVENTION NEWSLETTER



Spring is here, the grass is riz. I wonder where the flowers is?
Full apologies to Ms. Ginny Newlan for this awful poem.

Apologies for duplicate mailings caused by W10 Update

Spring, unlike winter, does not have any season specific scams that are especially crafted to take advantage of your seasonal generosity. Instead we just have the latest scams from the fertile minds of these evil doers.

Therefore, in this issue we'll just be covering the following items:

- Gas Pump Scams
- How to Recover Money Lost on Western Union Scams
- Signs That Your Identity Has Been Stolen
- Tips for Creating a Strong Password
- Be Aware of the Key Cloning Scam

GAS PUMP SCAMS

Along with skimmers, microcameras etc., there's another couple gasoline pumping frauds being perpetrated. The first is when the price per gallon actually charged is

different than the pricing shown on the pump. The second is when the volume charged is more than the volume delivered.

Fake Per Gallon Price

Along with skimmers, microcameras etc., there's another couple gasoline pumping frauds being perpetrated, incorrect \$/ gallon setting on pump, or incorrect volume pumped setting.

Price Scam

A SHELL station in Mesa, Arizona) had the price 12 cents per gallon HIGHER than the advertised price on the pump and the sign out front. That particular SHELL station was being operated by 2 men from India.

They get away with this because the State seldom physically inspects the pumps as it is very labor intensive, so it often goes overlooked for months or years. At any rate you can call the official number on the gas pump. In some case, they even have counterfeit official stickers to put on the pumps when they re-calibrate. which is why you should call. But by all means if you are overcharged take your receipt inside and demand a refund. You will get it.

When a Gallon is Not a Gallon

This one may be too much trouble to actually check but if you want to here's how:

Always check the first gallon before pumping more – simply to MATCH the PRICE (advertised) against the ONE gallon pumped into my car. (but can't check that I actually got 1 gallon, not less) without bringing along a one gallon gas can that you would pour directly into your tank.

East Goshen Township Help Recovering Money Lost by Western Union Scam

For years, many people who lost money to scams sent their payment through a Western Union wire transfer. Scammers contacted people and promised prizes, loans, jobs, discounted products or other financial rewards in exchange for money upfront. They also pretended to be family members in need of cash or law enforcement officers demanding payment. The scammers told people to send money through Western Union. No one received the cash, prizes or services they were promised. Western Union admitted to aiding and abetting wire fraud and has agreed to pay \$586 million. Westtown-East Goshen Regional Police Department contacted residents who

have been victims of this type of scam. Hopefully you were contacted because the deadline to file has passed but kudos for the officers' efforts.

Make Your Passwords More Secure by Answering These Five Questions

There are new techniques that are coming to protect your identity such as Facial recognition software, fingerprint authentication, but the most widespread method continues to be the traditional, keyboard-entered, alpha-numeric password. So here are the ways to be more secure.

1. Am I including identifiable information?

Your personal info is available on-line via Facebook, Pinterest, etc. Therefore, even though it makes it easier to remember your password, don't use birthday, dog's name, high school etc as your password.

2. Don't Use the Same Password on Multiple Sites

3. Is it complex enough?

Many sites now have requirements, like using a certain combination of numbers, letters and symbols. This is good advice even for sites that don't require it.

4. Is 2-factor authentication available? If so, have I enabled it?

This is a simple technique to greatly insure your on-line safety. I would use it for financial or other sensitive sites. It's very simple. I use it for Vanguard and my bank. You simply give the bank your number and when you log on they will send a code to your cellphone that you must enter to continue. This would stop someone who has your ID and password. If you only have a landline they will call you with the code.

5. How frequently should I change it?

You should change it at regular intervals, but this is a royal pain. I suggest you do this for any critical sites and leave the rest alone.

Finally, I personally use a system to create passwords that allows me to recreate a password if I can't remember it. These passwords don't meet all of the 5 criteria, but I use them for unimportant sites.

Mystery Device Could Let Thieves Get In Your Car in Seconds

The device is a receiver / transmitter combination that picks up the signal that your fob is sending and in effect, becomes the key to your car. This device work very sneakily and very fast. It then takes only seconds using it to open your car and start it.

How does it work? The thief trails behind you with the device in hand. Within seconds, the device cloned the signal of your car's key fob.

Experts so far were able to use the same device to break into and even start 17 different makes and models of cars.

The Alliance of Automobile Manufacturers, an auto industry association, told NBC News that "protecting vehicle access and security continue to be top priorities" and that "automakers have been working on multiple fronts" to address security and enhance it.

Clues That Your Identity Has Been Stolen

Sometimes a credit card or credit bureau will notify you that your information has been stolen but no personally identifiable information was taken. This is absolute BS. If it took them weeks or months to spot the hack how the hell do they know what was stolen.

To protect yourself better, look for the following signs:

- Missing Mail - especially bank or credit card statements
- Purchases You Didn't Make
- New Accounts you Didn't Open
- Companies Refuse Your Checks
- Trips You Didn't Take
- Strange Hospital Bills
- Changes to Your Credit Score (check at least monthly)
- Insurance Rejection for Pre-Existing Conditions You Don't Have
- Rejected Insurance Claims
- Too Many Tax Forms
- Income You Can't Account For
- Bill Collectors
- New Social Media Accounts
- Data Breach Notifications for Accounts You Don't Have

The information below is boilerplate for each newsletter for new readers

This leads me to couple of points that readers have asked and I think everyone should know. First, you don't have to give up your subscription if you move elsewhere. So long as I have a current E-Mail address your subscription will continue. Second, I have been asked to allow other communities to distribute this newsletter. I have absolutely no problem with that. Third, although most of you are already aware of this, a quarterly news is letter is too slow to protect you so for those who use the internet I put alerts out on the Hershysmill web site as I become aware of them. The web address is <http://hersheysmill.org/>.

