



Police Beat

SCPD Crime Prevention Newsletter

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Criminals boxing up fraud with reshipping scam

Every once in a while the St. Charles Police Department will receive information about packages that contain stolen merchandise being delivered to an address in town. Typically, a credit-card fraud victim finds items were purchased with their information and the proceeds were delivered in St. Charles. More often than not, investigators determine the St. Charles resident also is a victim in a deception called the “reshipping scam.”

This scam involves receiving package deliveries at your address, then repackaging and shipping the deliveries to customers in exchange for both a reimbursement for your shipping costs and a payment as your fee. There might be a wide

variety of reasons why the scammer claims he needs the items reshipped, including international shipping costs, tariff issues, or a host of other excuses. However, the end result is the same—not only do you never receive payment from the scammers who “hired” you to work for them, you just received goods bought with stolen identities, making you an accomplice.

Unfortunately, when the police track down the items that were purchased with the ID theft victim’s credit card, they were shipped to your address. Since all you have to prove your innocence is a concocted story about

“some guy on the internet” who hired you to receive the items and reship them (typically to a non-traceable post office box), you’re going to have your work cut out for you in terms of proving that you didn’t steal the other victim’s identity and use it to purchase these items, which you no longer have in your possession.

full of grammatical errors? Are you hired too quickly, meaning the scammer was in a little bit of a hurry to get your information? Were you required to pay any fees, or were you required to turn over large amounts of personal information, even just to apply?

These are sure signs that something isn’t right. Of course, the most important thing to think about in any job

offer is the nature of the work. In the case of reshipping scams, consider this: Why would someone pay you to be the “middle man” in terms of shipping? If someone is ordering goods online, why would he send them to you, then have you send them to someone else? Wouldn’t it be cheaper and faster to ship the items directly to

the alleged customer? Something doesn’t add up in the scenario, and it should make you instantly suspicious.

There are actually quite a few legitimate work from home opportunities to be had, but do your homework and be diligent about finding them. If anything seems too good to be true or has strange requirements, don’t be taken in.

It’s especially important that you not give out your personal information to these scammers, because many so-called opportunities are really only a way to nab your data.

- *IDtheftcenter.org* contributed to this report.

Don’t be fooled by reshipping scam promises

- Do not give out your personal information to a person or company that you do not know.
- Be suspicious of any offer that does not pay a regular salary or involves working for an overseas company.
- Check the company with the Federal Trade Commission, the Better Business Bureau and/or the Illinois Attorney General’s Office.

Even if you are never contacted by the police for your involvement in a crime, and even better, if you are never sent any items to reship, one other dangerous angle to these scams is that they are simply a way to get your personal information. By making you think you’ve been hired by these companies, you’re handing over your name, birthdate, Social Security number, and more—essentially handing the criminals your identity.

When trying to determine if a work-from-home job is real, ask yourself a few important questions: Does the contact Web site look shady, or is it

Sign up for the annual Citizens Police Academy

Have you ever wondered what it's like to be a part of the law enforcement profession? The St. Charles Police Department once again is hosting its annual Citizens Police Academy, which will run from March 22 through May 19, 2016.

The Citizens Police Academy is meant to give residents and business owners a better understanding of how the St. Charles Police Department operates. Participants will get to meet officers face to face and discover what daily life is like for them.

Some of the areas covered in the CPA are criminal and narcotics investigations, arrest and search procedures, courts, traffic stops, the K-9 unit, Taser, SWAT team and crime scene processing among many others.

When possible, the curriculum makes use of both classroom instruction and outside demonstrations. Students may get an opportunity to do the activity being demonstrated, such as processing a "crime scene" for fingerprints or getting a radar reading on a moving vehicle. The CPA has an added benefit of being a sounding board on how the police department is meeting the needs of its citizens.



The class meets from 7 p.m. to 9 p.m. Tuesdays and Thursdays for nine weeks. Most of the classes are held in the St. Charles Police Department training room at 211 N. Riverside Ave. The last class is a graduation ceremony which will include congratulations from the chief of police and the mayor.

Applications can be picked up at the front lobby of the Police Department, 211 N. Riverside Ave., or downloaded from the [City website](#). Once the application has been completed, it can be dropped off, mailed or e-mailed to the St. Charles Police Department in care of Officer Bill Tynan at: 211 N. Riverside Avenue, St. Charles, IL 60174, or btynan@stcharlesil.gov. All applications are subject to approval, and include a background check. The class is open and free of charge only to residents residing within the corporate city limits of St. Charles, property and business owners and their employees and approved St. Charles high school juniors and seniors. The last day to submit an application is March 14, 2016. For more information, contact Officer Tynan at 630-443-3847, or btynan@stcharlesil.gov.



Report activity to keep STC safe

The SCPD consistently counts on residents to be the eyes and ears of the department. Crime prevention is everybody's business, and without the assistance from residents, officers could not do their job. So, how can you help?

If you see something, say something!

Most people are hesitant to call 911 to report what they saw or heard as suspicious. Yes, what you saw could have been nothing. But wouldn't it be better for a police officer to check and make sure? Police officers are never bothered or annoyed by suspicious activity calls. Investigating such things is a police officer's job. In St. Charles dial 9-1-1 to report any in progress incident. But what if you waited a couple hours, or even days, but you still want to report it? You can still call 9-1-1

to meet with an officer or you can contact the police department's anonymous tipline (866-DRUG-COP). Any crime tip can be called into this number, not just tips about drug activity.

You can report suspicious activity online as well at stcharlesil.gov/report-crime.



Tax season is primetime for scammers

Beware of con artists that attempt to steal your refund by phone and email

The Federal Trade Commission recently alerted Americans to a new email scam aimed at stealing your money.

The subject line says “Get Protected,” and the email talks about new features from the Social Security Administration that can help taxpayers monitor their credit reports, and know about unauthorized use of their Social Security number. It even cites the IRS and the official-sounding “S.A.F.E Act 2015.” It sounds real, but it’s all fiction.

It’s a [phishing email](#) to get you to click on a scammer’s link. If you do, a scammer can install [malware](#) — like viruses and spyware — on your computer. Or, the link might send you to a spoof site — a lookalike Web site set up by a scammer to trick you into entering your personal information.

Not sure if an email is really from the government? Here are a couple of clues. Did the email end up in your junk folder? Email providers use filters to help catch [phishing scams](#) and [spam](#) from getting into your inbox. And when you hover your cursor over the link, does it really go to a trusted website? In this fake SSA email, when you hover over the URL you’re told to click on, you see the link goes to an unrelated “.com” — instead of the Social Security Administration’s [ssa.gov](#) or another “.gov” site.

If you get a questionable email, don’t click on any links, or open any attachments. Report it to the FTC by forwarding the email to [spam@uce.gov](#) — and to the organization impersonated in the email. You also can report it to your email provider. Some email providers let you mark messages as phishing scams. Your report is most effective when you include the full email header, but most email programs hide this information. To find out how to include it, type the name of your email service with “full email header” into your favorite search engine. When you’re done, delete the email.

If you’re unsure about an email that looks like it’s from the government, contact the agency directly. But find the contact info yourself.

Tax identity theft is a growing trend, and happens when someone uses your Social Security number to get a tax refund or a job. You usually find out something’s wrong after you file your tax return. Also, IRS imposters work year-round, posing as the IRS when they call and say you owe taxes. They even threaten to arrest you if you don’t put money on a prepaid debit card and tell them the card number. They might know all or part of your Social Security number, and can fake caller ID information to make it look like it really is the IRS calling. **But it’s not. Ever.**

The IRS uses your social security number to make sure your filing is accurate and complete, and that you get any refund you are due. Identity theft can affect how your tax return is processed.

Steps to deal with tax identification theft

1. **Contact the Internal Revenue Service.**

[IRS Identity Protection Specialized Unit](#)
[1-800-908-4490](#)

2. **Report the fraud.**

Make a police report, and send a copy of your police report and/or an [IRS ID Theft Affidavit Form 14039 \[PDF\]](#) and proof of your identity, such as a copy of your Social Security card, driver’s license or passport.

3. **Update your files.**

- Record the dates you made calls or sent letters.
- Keep copies of letters in your files.

4. **After you contact the IRS, it’s important to limit the potential damage from identity theft:**

- Put a [fraud alert](#) on your credit reports.
- [Order your credit reports.](#)
- Create an [Identity Theft Report](#) by filing an identity theft complaint with the FTC and filing a police report.

An unexpected notice or letter from the IRS could alert you that someone else is using your SSN, however, the IRS doesn’t start contact with a taxpayer by sending an email, text or social media message that asks for personal or financial information. If you get an email that claims to be from the IRS, do not reply or click on any links. Instead, forward it to [phishing@irs.gov](#).

If someone uses your SSN to file for a tax refund before you do, the IRS might think you already filed and got your refund. When you file your return later, IRS records will show the first filing and refund, and you’ll get a notice or letter from the IRS saying more than one return was filed for you.

If someone uses your SSN to get a job, the employer may report that person’s income to the IRS using your SSN. When you file your tax return, you won’t include those earnings. IRS records will show you failed to report all your income. The agency will send you a notice or letter saying you got wages but didn’t report them.

The IRS doesn’t know those wages were reported by an employer you don’t know. If you think someone used your SSN for a tax refund or a job — or the IRS sends you a notice or letter indicating a problem — contact the IRS immediately. Specialists will work with you to get your tax return filed, get you any refund you are due, and protect your IRS account from identity thieves in the future.

-FTC

St. Charles Police Department

“We protect and serve our community with respect and a commitment to excellence.”

Illinois settles with MoneyGram over wire fraud

Illinois Attorney General Lisa Madigan recently announced a settlement with Dallas-based MoneyGram Payment Systems Inc. resolving a multistate investigation that focused on complaints from consumers who used MoneyGram's wire transfer service to send money to third parties involved in schemes to defraud consumers.

The settlement is part Madigan's efforts to prevent fraud by targeting wire transfer services because of the role wire transfers play in many consumer fraud scams. Con artists often use a wide variety of tactics to persuade consumers to wire them money with promises of some sort of financial gain, including counterfeit check schemes or international lottery scams in which consumers are told they have won a large sum of money but first have to wire money to pay taxes or other charges before claiming their winnings.

"Beware of unsolicited requests from strangers asking you to wire money in return for a big payday, which is the hallmark

of a scam," said Madigan. "Immediately hang up the phone, throw the letter in the trash or delete the email, and report the contact to my Consumer Fraud Bureau so we can alert others to these scams."

The settlement has two main components: improved fraud detection and prevention, and financial restitution. According to the agreement, MoneyGram will improve its methods to help detect and prevent fraud by enhancing and maintaining a comprehensive anti-fraud program.

In addition to heightening its fraud detection and prevention efforts, MoneyGram has agreed to pay a total of \$13 million to the participating states to fund a nationwide consumer restitution program, and to cover the states' costs and fees. Illinois will receive \$375,000. Generally, consumers can qualify for restitution if they previously filed complaints with MoneyGram between July 1, 2008 and Aug. 31, 2009 related to fraudulently induced transfers sent from the U.S. to foreign countries.



Car seat installation available

Did you know the St. Charles Police Department has several state-certified officers that will help you install your child safety seats correctly? The state and the city take child passenger protection extremely seriously, and all installers go through a rigorous three-day class to be certified. Officers will show you how to properly install everything from infant to booster seats.

Appointments are available between 1 p.m. and 4 p.m. each Thursday at the police department, 211 N. Riverside Ave. Contact administrative assistant Sara Cass at 630-443-3777 to schedule an appointment.

Fourth quarter police reports

The following information represents the number of reports taken by the St. Charles Police Department for the period Sept. 1 through Dec. 31, 2015.

Commercial burglary - 6

Residential burglary - 7

Burglary from motor vehicle - 19

Motor vehicle theft - 1

Retail theft - 38

Identity theft - 21

Criminal damage to property - 42

DUI (alcohol and drugs) - 46

The city of St. Charles is social!

Keep up to date with all that's happening in St. Charles by following the city on these sites:



facebook.com/cityofstcharles



twitter.com/cityofstcharles



vimeo.com/stcharlesil



www.stcharlesil.gov