

## **HOLIDAY FRAUD SECURITY TIPS**

*Area shoppers and businesses need to remain vigilant, as the holiday rush means more crowds and increased opportunities for criminals to commit fraud.*

This time of year, counterfeiters prey on both cashiers distracted by long lines, and consumers juggling purchases and shopping lists. Shoppers should always visually inspect their currency before walking away from store registers or bank tellers.

Retailers and consumers also need to be mindful of criminals attempting to steal or use stolen credit cards, credit card numbers or store gift cards. Retailers should continue to actively compare credit card signatures with photo IDs, and consumers should carefully scrutinize card transactions and card statements to ensure their cards are not compromised.

The U.S. Secret Service was originally founded in 1865 for the purpose of suppressing the counterfeiting of U.S. currency. Over the years it has grown into one of the premier law enforcement organizations charged with investigating financial crimes. The agency has taken a lead role in the emerging arena of cyber crime, establishing partnerships with the public and private sectors to address such issues as protection of critical infrastructure, Internet intrusions and associated fraud.

To help avoid becoming a victim of identity fraud, the best advice is to never provide personal information over the phone or the Internet to anyone that contacts you via phishing scams. No credit card company or bank will ever contact you to verify your information.

If a retailer or consumer suspects a bill is counterfeit, they should compare the bill to a note of the same series and denomination that is known to be genuine. The note in question should display the proper watermark as well as the proper security thread that is consistent with that denomination.

The following resources contain valuable information on how to detect counterfeit notes by identifying the security features that are embedded within U.S. currency: *Know Your Money*, [http://www.secretservice.gov/know\\_your\\_money.shtml](http://www.secretservice.gov/know_your_money.shtml) and [www.moneyfactory.gov](http://www.moneyfactory.gov) (Bureau of Engraving and Printing's website). In addition, the following website contains information on how to protect your identity as well as how to obtain victim assistance: [www.ftc.gov](http://www.ftc.gov).

If you suspect you may have a counterfeit bill or you may be a possible victim of financial fraud, contact local police and/or your local U.S. Secret Service field office.