# Munford Crime Prevention Newsletter ● December, 2023

## **Community Survey**

The Community Survey is available at <u>tiptonconstables.org</u>
The purpose of the Community Survey is to gather the thoughts and opinions of the members of our community. These are presented to our government officials to inform them of the needs in our community. If you haven't taken the community survey, please consider taking it at: <u>tiptonconstables.org/survey</u>

Results of the survey will be presented here in the crime prevention newsletter. You can sign up for the electronic version of the newsletter at tiptonconstables.org

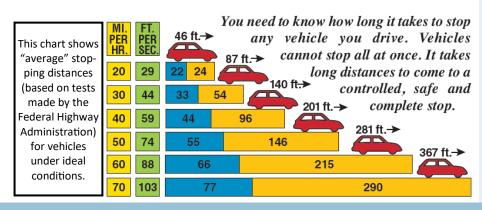
## **Driver's Safety Tip - Stopping Distance**

Be alert and know when you will have to stop well ahead of time. Stopping suddenly is dangerous and usually indicates that a driver was not paying attention, was speeding or was not allowing a safe following distance. Try to avoid panic stops by seeing events well in advance.

Stopping distance can vary widely due to many factors:

- Type and condition of the road/pavement;
- Type and condition of vehicle tires and brakes;
- Vehicle design and condition of the shock absorbers;
- Vehicle weight when loaded or towing.

It takes longer to stop than most people realize. Suppose you're driving on the interstate at night at the maximum limit of 70 m.p.h. A deer suddenly appears in your headlights. Will you be able to stop in time?





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#### **Points of Interest**

- The Christmas shopping season is here! We've got the safe internet shopping tips you need!
- Inside you will find tips to help protect your wallet or purse. We also have some precautions when using an ATM.
- In this newsletter, we give practical tips on keeping your identity safe!
- How to deal with robocalls, holiday trash, and more...



# Protecting Your Wallet/Purse

- If possible, don't carry a purse. Never carry anything you can't afford to lose in it.
- Carry your purse across the front of your body, with your forearm across the front of the purse and your elbow held tightly against your side.
- Carry your keys, wallet or other valuables in pockets in your clothes and not in your hand.
- Carry minimum amounts of cash and credit cards. Keep a record of all of your card numbers.
- Check out how to prevent Identity Theft and what to do if you are a victim of it.
- Consider a tracking device, that can help you locate your property.

## **Keep Your Identity Safe - Don't Let Your Guard Down!**

Despite your best efforts to protect your personal information, skilled identity thieves may use a variety of methods to gain access to your data.

#### Be Cautious and Restrict How Much Information You Give Out

Thieves steal mail, including bank and credit card statements, credit card offers, new checks, tax information and of course holiday cards as they may contain money or gift cards. Thieves rummage through residential and business trash

#### Use Locking Mailboxes, Check Mail Often and Shred Before Tossing

Always shred anything with your banking or personal information Shred those credit card offers and "cash advance now" checks

#### **Closely Monitor Your Bank Accounts and Credit Card Statements**

Temporary workers at stores during the holidays could be more than willing to "borrow" your credit card number to complete their own wish list Don't lose sight of your credit card at a store. And if at a restaurant, you are not comfortable with the server taking your credit card out of sight, ask for a manager and express concerns with this practice, especially during the holidays. They may have measures already in place that assure your information is safe.

#### Holiday Trash - Don't Invite Trouble

That wonderful gift you received for Christmas can be an open invitation to a burglary if you don't use common-sense practices in disposing of the boxes and containers.

Don't place boxes on display at the curb.

## **Robocalls**

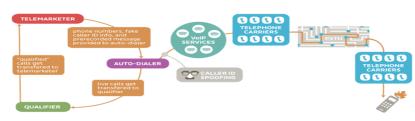
#### WHAT DO I DO?

Just hang up!! The Federal Trade Commission is working hard to combat the rising number of illegal robocalls. In fact, the FTC receives an average of 170,000 complaints per month about robocalls.

**Do not engage the robocall.** When you answer and hear a recorded message, hang up! If the call indicates it is from your bank, you should initiate a call to your local bank branch to inquire on your account immediately.



Technology enables a cheap and scalable model for robocalls.





## **Safe Internet Shopping**

The Internet is an incredible shopping resource, but can also leave you vulnerable to con-artists, frauds and scammers. Here are some safe e-shopping tips:

- Unsolicited e-mail should always be treated with suspicion. Never respond
  to bulk e-mail, even to ask to be unsubscribed (when you unsubscribe, that
  just tells them that they have reached a valid e-mail address).
- The safest way to purchase things online is with a credit card because you can dispute the charge if necessary. If your credit card number is stolen and used by someone else, you are only liable for the first \$50 of charges (provided you inform the credit card issuer right away). Many banks will even cover the \$50. ATM cards are safe ONLY if your card limits your liability to \$50. Even then, a thief can empty your bank account quickly, which is a major inconvenience even if you ARE covered. A credit card for online purchases is better.
- Print hard copies of all online transactions on your printer (a respectable ecommerce site will tell you to do that). Printed copies of purchases are concrete evidence of a transaction if a dispute arises.
- Be careful of stores asking for a lot of personal information. An online transaction with a credit card should not require giving a merchant more information than is needed to verify your card and ship you the product. If they do, they may be collecting information about you that they can sell to someone else.
- If you use online auctions, use the protections they have put in place for you. Check the posted comments about both sellers and buyers. Use escrow services (with caution) if you are buying or selling big ticket items.
- The old adage, "If it looks too good to be true, it probably is" really applies
  on the Internet. Be careful of "great deals" and "special offers." Watch out
  for very cheap name-brand software there are lots of copies of old (and no
  longer supported) versions of well-known products out there. Make sure
  you always know exactly what you are getting, no matter what you purchase.
- Watch out for free advice. Whether it's a stock tip from a chat room or unsolicited e-mail, avoid advice from total strangers. Why would they want to give you free advice? There's usually a motive involved, and that motive is simple: they want to make money off of you. Don't listen.

# Precautions When Using an ATM

Be careful when using an ATM, especially when getting cash. Follow these precautions:

- Always watch for suspicious persons or activity around an ATM.
- If you notice anything strange, leave and return some other time.
- Even if you have already started a transaction, cancel it and leave.
- After dark, take a companion along, park close to the ATM in a well-lit area, and lock your car.
- If the lights around the ATM aren't working, don't use it.
- Use your body as a shield while you enter your access code, so no one can see you type it.
- Take all of your transaction receipts with you; don't throw them away near the ATM.
- If you get cash put it away right away; don't stand at the ATM and count it.
- Never accept offers of assistance with the ATM from strangers; ask the bank for help.
- If you use a drive-up ATM, your vehicle's other doors should be locked with the windows up.
- Memorize your access code.
   Don't write it down and/or carry it with you.
- Don't use an access code that is the same as other words or numbers in your wallet.
- Never tell your access code to ANYONE (including bank employees, the police, etc.).
- Never lend your ATM card to anyone; treat it like cash or a credit card.
- If you lose your ATM card, notify your bank or credit union immediately.

### **Core Values**

Integrity

Service before self

Excellence

Compassion



## What's a Constable?

Constables operate as individually elected officers at no cost to the citizens or governments of the county. Constables supply their vehicles, fuel, and equipment. They stand ready to aid or assist all citizens and/or agencies within the county. The Tennessee Constable is a non salaried office!

The mission of the Constable's Office is to improve the quality of life for the citizens of Tipton County by working collaboratively with area law enforcement, General Sessions court, and our community to prevent crime, enforce the law, increase mobility and target violent offenders for prosecution.

They supplement the county Sheriff's Office and local Police Departments. Constables are also at the disposal of the various fire departments, EMS units, and rescue squads as well as any state or federal agency which might have use of their services.

### **Tipton County Constables**

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Would you like a copy of this crime prevention newsletter sent to your email every month?

Register at: tiptonconstables.org