

## **Fraud Alert: Mail Forward ID Theft Scam**

Town Staff and the Fairview Police Department have been made aware of [several cases of identity theft occurring to residents of Heritage Ranch, as was also reported locally on WFAA](#). In the case of this particular scam, the crooks used the U.S. Postal Service's online Official USPS Change of Address form to forward the victim's mail to an alternate location. This means that any newly opened fraudulent credit cards, their accompanying bills and merchandise ordered with them would be forwarded, rather than sent to the victim's home where they could be discovered. In many cases of this type of fraud, the victims' identities including birthdates and social security numbers have already been stolen; the change of address is just a way for the crooks to cover their tracks.

If you stop receiving any of your regular mail, be sure to contact the USPS to ensure your mail is not being forwarded to another address. Keep in mind that often advertisements and other forms of junk mail are not forwarded, so you will continue to receive some mail, even if you have been affected by this scam. All Fairview mail is sorted by the USPS office on U.S. 75 near Virginia Parkway, their phone number is 972-542-2931.

Additionally, please be sure to review any mail you do receive. If someone requests to forward your mail to a new address, the USPS will automatically send a notification by mail to your current address. Banks and credit card companies often have a similar procedure when requested to change your address on credit and debit cards. Check your mail daily to ensure no one is stealing it and shred any important personal or financial information before discarding it in the trash.

If you personally need to forward your mail, visit a local post office or [USPS.com](https://www.usps.com), as that is the only official website of the U.S. Postal Service. USPS.com charges just \$1 to verify identity via credit card. In the past, [others nationally have reported scams where they internet searched "change of address" and were directed to a non-official "change of address" website that charged a large sum of money or even monthly charges for mail forwarding](#).

Beyond monitoring your mail; most credit unions, banks and even credit cards offer credit-monitoring services for a monthly fee; depending on the institution, this fee can be nominal. Often this service is included in premier checking accounts with customers unaware they have free access to the service. Check with your financial institutions to find out the costs of adding such a service. These credit services typically include round-the-clock credit monitoring that will notify the user immediately via email whenever there has been any sort of account opening or even an inquiry made on their credit reports.

If you are looking for a completely free credit-monitoring option, by law, every American is entitled to one free annual credit report per year from all three credit bureaus. Once again, be cautious when googling for credit report services; there are many websites that claim to offer free credit reports, but the only government-sanctioned website for a free annual credit report is [AnnualCreditReport.com](https://www.annualcreditreport.com). This particular site will allow you to input securely your information into Experian, TransUnion and Equifax all at once to retrieve the three credit reports for your review.

Be aware that this service does not offer a free credit *score* and the credit bureaus may offer you that or other monthly credit protection services for a fee, but retrieving the credit reports themselves should always be free once per year. Be sure to take advantage of this service not only to check for identity theft but also in order to ensure you do not have other credit inaccuracies that may be affecting your credit score.

### **Fraud Alert: Phone ID Theft Scam**

Additionally, Heritage Ranch management has also received a report from a member regarding an “account status” call from a representative claiming to be with the Homeowners Association of Heritage Ranch with the caller ID for the call even reflecting “HOA of Heritage.”

The scammer advised this member their HOA account was unpaid due to an issue with their credit card. Please be advised, the Heritage Ranch Homeowners Association does **not** make phone calls regarding delinquent accounts, account collections or credit card issues.

The Heritage Ranch HOA notifies members of delinquent Club and Homeowner accounts via email or by USPS mail, if an email has not been provided. This email will **not** have a link to update your credit card information, as members are required to come into the Heritage Ranch Clubhouse to update credit card information. The Heritage Ranch HOA has this procedure in place to protect members from fraud.

This call is a different twist on a common scam that has occurred for years with the IRS, banks and credit cards, wherein the scammer calls to say you have been hit with fraud already, offers a special deal on a current account or says you have an account in need of updating. The scammer then requests you provide personal information for identity verification. Any organization or financial institution that you are already a member of should have this information on file to know who you are when they are the one who is calling you. If the caller insists on receiving personal information to verify your identity, let the caller know that you will call them back at a verified contact number for that institution, **do not** use a number the caller (and possible scammer) provides or a number found on the caller ID. Any authentic organization or financial institution will appreciate your thoroughness and should not object to you taking this step for your personal security.

If you believe you have been a victim of identity theft, be sure to contact the Fairview Police Department and visit the Federal Trade Commission website, [IdentityTheft.gov](https://www.ftc.gov), to learn next steps. Stay vigilant to help protect yourself from fraud!