

CENTRAL DIVISION PRESS
FORT WORTH POLICE DEPARTMENT
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Newsletter Published By:

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The MyFW app is known for its ability to report issues for residents. Whether it's submitting a photo of a pothole or graffiti, residents have a simple, effective tool at their fingertips. However, the app also plays a vital role for City departments.

Internally, City employees use the MyFW app to report issues and collaborate across departments. For example, the TPW Parking team tracks and reports the number of internal requests submitted, while City contractors use the app to log issues encountered during their daily work. The Fort Worth Police Department encourages residents at community events to submit requests through MyFW. Could you incorporate this app into your routine as you move through the city?

Beyond reporting, the MyFW system includes a Worker App, which significantly enhances productivity. The Graffiti Abatement team, for instance, increased their work output from 300 completed requests to over 500 within a year by replacing handwritten logs with the app. Park and Recreation also use the app to manage external contractors, ensuring efficient work order closures and scheduling, with invoices generated directly from the system.

The MyFW app is managed by the Customer Care team, which includes the 311 Fort Worth Contact Center. For more information, visit fortworthtexas.gov/customer-care.



National Night Out in Central Division

Congratulations to all of the party planners and gatherings that took place around the city on October 1st. Here are a few pictures from some of the Central Division Gatherings, enjoy!







Happy Birthday Dr. Opal Lee "The Grandmother of Juneteenth" she celebrated her 98th birthday!



NPO Salais and his son Angel displayed his fully restored 1948 Chevy Fleetline Aerodan at Sundance Square's Car and Culture Show. He placed in the Top 20

Moresby YMCA Wellness EXPO

OAKHURST CITIZENS ON PATROL FIRST RESPONDERS DINNER





2024 Parade of Lights

November 24, 2024

6:00 pm

[Learn More Here](#)

FEDERAL TRADE COMMISSION

CONSUMER INFORMATION

Need cash quick? A payday loan may not be in your best interest

By Terri Miller— Federal Trade Commission

With the holiday season approaching, you might be looking for extra funds to cover things like gifts and trips. But if you're planning to borrow the money, make sure a [payday loan](#) isn't your first — or only — choice. Sure, you might get the money fast, but the added fees and interest could make the payback really slow — or nearly impossible.

Payday loans offer quick cash for [a fee](#) to borrow the money for a short time. You walk out with the money you needed and a plan to pay it back in a few weeks. Easy, right? Not exactly. Watch this video to find out how payday loans work and why paying them back isn't always as simple as it sounds:

Payday Lending - Personal Finance Tips

(View or share the [YouTube version](#) of this video.)

The cost of taking out a payday loan racks up fast. The fees and interest alone could be in the triple digits. And if you can't pay the loan back right away (which happens often), you might need to do a rollover — or pay extra fees to extend the loan. In the end, you'll still owe the original loan amount and fees **plus** the new ones, too.

Before you get a payday loan, ask yourself: Are there any [less expensive \(and less risky\) options](#) to get the money? Maybe you ask for more time to pay your bills or see if you can borrow it from family or friends. Credit unions typically offer loans with lower interest rates than banks or other lenders. Check to see if a personal loan or "payday alternative loan" is a better choice. No matter what choice you make, make sure you [know the real cost of any loan before you sign](#), and learn more about [payday lending](#).



Detecting AI infused frauds and deceptions

By: Alvaro Puig, Consumer Education Specialist

There's been a lot of hype and excitement about artificial intelligence and all the amazing things it can, or one day might, do. Some companies are developing and selling AI tools, while others are flaunting the benefits of incorporating it into their existing business models. And some businesses aren't being truthful when it comes to AI.

With the announcement of [Operation AI Comply](#), the FTC is cracking down on AI-infused frauds and deception, including chatbots supposedly giving "legal advice," AI software that lets people create fake online reviews, and false claims of huge earnings from AI-powered business opportunities.

Chatbots, a type of AI that creates humanlike "answers" in response to a user's prompt might be useful when the stakes are low, like getting ideas for a new game or finding a recipe. But AI responses can be inaccurate, inadequate, misleading, or made up. The FTC just sued U.K. based [DoNotPay](#) for falsely claiming its chatbot could act like a "robot lawyer" and produce "iron clad" legal documents for people.

Verify any answers you get from a chatbot by searching online or checking with a reputable source. And don't rely solely on a chatbot for [medical](#), [legal](#), or [financial](#) advice.

AI is also fueling a flood of fake online reviews. The FTC says [Rytr](#) sells an AI tool that lets people create fake online reviews on a massive scale. When you're [reading online reviews](#), tread carefully.

Some companies are using AI hype and false earnings claims to trick people into investing in their business opportunities. If you're thinking about [buying into a business opportunity](#), don't let the AI hype cloud your judgment. Ask the seller to give you the 1-page disclosure document required by law. If the seller makes an earnings claim, they also must give you an earnings claim statement. And if the seller **says** anything that contradicts what's **written** in their disclosure document or earnings claim statement, that's a sign of a shady business you want to steer clear of.