



New Year's Resolutions to Prevent Scams from AARP

Pledging to drop pounds might be a popular New Years Resolution, but consider adding the steps below to reduce your risk of being scammed:, *by Sid Kirchheimer @ AARP*

Get your credit report – three times a year. Only about 1 in 6 Americans check their credit reports annually with *each* of the three credit bureaus, and 1 in 4 check with only one bureau. Bad move, since everyone is entitled to three freebies per 12 months at AnnualCreditReport.com. It's important to check with each bureau because information in your name can vary and it's generally best to space each credit report check every few months.

Be a better shredder. In addition to regularly destroying bills, receipts, bank statements and other paperwork with personally identifying information by using a “micro-cut” or cross-cut shredder, don't ignore prescription labels. Stolen from your trash, those labels can be used by crooks to refill your prescriptions for their own use or to sell, which could prevent you from getting necessary refills.

Be less “social” on social media. Even with privacy settings and, especially without them, be cautious with personal details, including names of family members that could be harvested for the Grandparents Scam. Your birthdate, hometown, high school or other snippets could be pieced together for identity theft.

Rewrite your passwords. Think of my log-in credentials like furnace air filters, changing most of them every month or two (and that includes user names). If it's been a while, now is a good time to review computer and smartphone log-in credentials on bank, brokerage, credit card accounts and PayPal. Create passwords with up to 15 characters, mixing letters, numbers and symbols. Use different passwords on different accounts; a password manager helps with issuing and storing various passwords in an encrypted database.

Mind your money. Take a few minutes each day to check all of your financial accounts online to ensure there are no unexpected or fraudulent transactions. If you don't have online access to your accounts, get it; it is safer than mailed statements.

Prepare and file your taxes ASAP. Scammers e-filed fraudulent returns to collect refunds as entitled taxpayers. This is often done early in the tax preparation season and your best defense is to beat the crooks by filing early. Pay attention to expected tax documents; late January and early February is prime time for mail carrier tailing crooks to steal just delivered forms. Having locking mailbox is a great defense.

Avoid junk mail. Get off mailing lists for pre-approved credit card offers, a gold mine for identity thieves, by calling 1-888-567-8688 or visiting optoutprescreen.com. Stop other junk mail at <https://www.dmachoice.org/register.php>

HAPPY NEW YEAR



Be the extra eyes and ears for the FWPD and patrol your neighborhood to keep it safe.
FWPD will be having Citizens On Patrol training:



Saturday, January 13, 2024 @ 9am.

And a Special evening training on January 22, 2024 @ 6pm

Each training is about 3-4 hours

The Code Blue-Citizens On Program has been credited with being a primary factor in decreasing Part I Crimes especially those of theft, burglary, and auto theft.

For an application email: Alison.Golden@fortworthtexas.gov



DECEMBER 'S PHOTOS

NPOs help at American Legion Toy Drop off



Marie Osmond visits officers during Sundance Square Tree lighting where she sang for the event.



Hispanos Unidos COPs Posada Celebration



TCTCPA Christmas Luncheon and toy distribution at the Community Food Bank.





Stock Show & Rodeo

All Western Parade set for Jan. 13th

(FWSSR All Western Parade 2023 (Photo left courtesy FWSSR))

An estimated 3,000 horses are expected to participate in the 2024 Fort Worth Stock Show & Rodeo All Western Parade, erasing the previous record of 2,800 set in 2023. The parade, which will pay tribute to Texas law enforcement agencies, will be held Jan. 13 in downtown Fort Worth.

Held in conjunction with the legendary Fort Worth Stock Show & Rodeo (FWSSR) since 1898, the parade will feature riders from across the nation along with vintage wagons, marching bands and dignitaries. The stock show runs from Jan. 12 through Feb. 3.

Among the parade participants will be the Fort Worth Police Department's mounted unit and a number of other law enforcement mounted units, including the U.S. Border Patrol, Rio Grande and Laredo sectors; the Texas Department of Public Safety Capital Police; Dallas County Sheriff's Posse Reserves; Midland County Sheriff's Department; Tarrant County Sheriff's Department; and cities of Arlington, Dallas, Grand Prairie, Lubbock and McKinney.

"The Fort Worth Stock Show & Rodeo All Western Parade is really a sight to behold with a wonderful cross section of western tradition combined with a celebration of the city's strong Charro and Escaramuza culture," parade co-chairman Phillip Schutts said in a news release. "The TCU marching band always kicks off the parade with lots of energy and we're especially excited to honor law enforcement for all they do to protect our state and community."

Civilian sheriff's posses from across the state will be recognized for their support of the participating agencies through search and rescue, fundraising and community awareness.

The parade begins at 11 a.m. at the Tarrant County Courthouse on Main Street, turns at the Fort Worth Convention Center on 9th Street and continues down Houston Street. Spectators are invited to line the parade route for no charge.

Reserved seating is available for \$20 at Sundance Square Plaza (admission includes face-painters and balloon artists) or \$12 at the Convention Center. Tickets must be purchased in advance on the FWSSR website [stock show parade tickets \(fwssr.com\)](https://www.fwssr.com/stock-show-parade-tickets) or by calling 817-502-0011.

Tickets purchased on or after Jan. 1 will be will call only and must be picked up at the Dickies Arena Box Office at 1911 Montgomery Street. Parade tickets will not be mailed after Jan. 1 and will not be available online after Jan. 11. Fees apply to all orders (\$2 order fee, \$4.50 mail fee).

Denied for a Credit Karma
“pre-approved” credit card
2018 – 2021?

You might be eligible
to get a payment.

Learn more:

ftc.gov/CreditKarma



**Payments for people
who wasted time on
“pre-approved” Credit
Karma credit card
offers: Are you eligible?**

By Amy Herbert, Consumer Education Specialist FTC

Did Credit Karma say you were “pre-approved” for a credit card, but you ended up denied credit? Then you might be eligible to get a payment.

Last year, [Credit Karma agreed](#) to pay \$3 million to settle charges that it deceived people by claiming (falsely) that they had been “pre-approved” or had “90% odds” of approval for credit cards or loans offered by banks and lenders that used Credit Karma to promote their financial products. According to the FTC, many people who got “pre-approved” credit offers from Credit Karma between 2018 and 2021 weren’t approved for credit and, as a result, wasted time applying and saw their credit scores drop when companies denied their applications.

Now, [the FTC is using that money to compensate people](#) for their lost time. Think you might be eligible? To file a claim and see if you’re eligible:

1. Make sure you have a claim ID. You’ll find it in a letter or email you got from the FTC. If not, email info@CreditKarmaSettlement.com or call 866-848-0871 to get one.
2. File a claim online at ftc.gov/CreditKarma.

The deadline to file a claim is March 4, 2024. The amount of money you might get will depend on several factors, including how many people file claims.

Have questions?

Call the administrator at 866-848-0871 or email info@CreditKarmaSettlement.com



The new CARS Rule: What you need to know

By: Alvaro Puig, Consumer Education Specialist

The car buying process can be stressful. It can also be costlier than expected, because of misleading ads and hidden fees at the dealer. The FTC's new Combating Auto Retail Scams (CARS) Rule aims to change that by stopping bait-and-switch tactics and hidden fees. Here's what the Rule means for car and truck buyers like you.

Pricing and payments

A dealer must tell you the offering price, which is the full price of the vehicle. The offering price must include all costs and fees EXCEPT for required government fees, like taxes and license and registration costs. If a dealer is quoting monthly payments, they must tell you the total amount you'll pay for the vehicle. And if they offer you a lower monthly payment, they must tell you if it will raise the total cost of the vehicle.

Add-on products or services

You have the right to refuse any products or services that increase the price of the vehicle. Like rustproofing, protective paint coatings, extended warranties, guaranteed asset protection (GAP) agreements, and wheel and tire warranties. A dealer can not charge you for products or services that have no benefit like, a duplicative warranty, a service contract for oil changes on an electric vehicle, nitrogen-filled tires that contain no more nitrogen than normally exists in the air, or a GAP agreement that does not cover your vehicle or your neighborhood or other parts of your deal.

Real consent for all charges

A dealer can't charge you for any item unless they've told you what it is and how much it costs, and you've agreed to the charge. The [CARS Rule](#) will make it easier to shop around for a vehicle based on the actual price. And the FTC estimates that car buyers will save \$3.4 billion per year. The Rule takes effect on July 30, 2024. Stay tuned in the weeks and months to come for more advice about buying a car or truck at a dealership.

Never pay to
get a prize.

That's a scam.

ftc.gov/fakeprizes



FEDERAL TRADE
COMMISSION

#FTCTopFrauds

ReportFraud.ftc.gov

Hang up on Publisher Clearing House impersonators

By: Ari Lazarus, Consumer Education Specialist, FTC

Have you gotten a call about a prize for a contest you never entered? It might be a scam. We've been hearing about scammers calling to say you've won a boatload of money from Publishers Clearing House (PCH) through a multi-state lottery. They tell you to call a number and press 1 to learn more. If you don't, you supposedly won't get the money. What would you do?

Well, if you press 1, they'll tell you some version of this fictional story: you won several million dollars (you didn't), the winnings are at the Federal Reserve Bank of New York (they're not), and you need to pay a fee to get your money (you really, really don't). No matter what version of the story you hear: it's a scam.

Here are some things to know to avoid this and other prize scams:

- **Real prizes are free.** If there's a charge, it's a scam. Anyone who tells you to pay to get your prize — whether it's for "taxes," "shipping and handling charges," or "processing fees" — is a scammer. Stop and walk away.
- **Scammers tell you to act NOW.** They tell you it's a limited offer and try to rush you. They don't want you to have time to think about what's really happening. If anyone tries to hurry you into paying, stop. Remember that's something scammers do.
- **Scammers use names that look like the real thing.** But no real sweepstakes company will demand money for a prize. To double-check, reach out to the **real** company. Make sure to use contact information you found yourself — not what the person who called you gave you.

Dr. Martin Luther King, Jr. Day is January 15th

