



NEWSLETTER

October 2004

Neighbourhood Watch Liaison Officer

Direct Telephone Line sponsored by Billericay Lions
01277 633090



Credit and Charge Card Awareness Talk

At the August members meeting **Keith Newquist** and **Donna Bradley** from **The Royal Bank of Scotland** gave us a very interesting and entertaining talk on Credit Card and Charge Card fraud. Keith started with some interesting statistics about the number of cards in use at the end of 2003:

Credit Cards:	61,800,000
Charge Cards:	3,300,000
Debit Cards:	61,300,000
Total:	126,400,000

The cost of fraud in 2003 for Credit Cards and Charge Cards amounted to £402,000,000. A huge amount of money and although many organisations indemnify the card holder once the loss or fraudulent use of a card has been reported, we all pay in the end by increased bank and credit card charges.

The latest and most technological move by the credit card companies is "**Chip and Pin**", which you may already be using. Instead of signing the credit card slip you will be asked to key in a four digit number (your PIN - Personal Identity Number) on a small handset when you make a credit card or debit card purchase. Your credit card company or bank will send you information on this change, which will happen over the next few months.

Although "**Chip and Pin**" will reduce card fraud, please remember the following advice:

- ◆ Always know the whereabouts of your cards.
- ◆ Where possible, don't let them out of your sight. "**Chip and Pin**" will help here - in restaurants a small terminal will be brought to your table, your card placed in it and you key in your four digit PIN. The card should never be out of your sight.
- ◆ Never disclose your PINs to anyone, including bank or credit card staff - they will never ask you for it.
- ◆ When you enter your PIN at a credit card terminal or a cash machine, be aware of people looking over your shoulder.

- ◆ Do not write down your PIN in a form that others could read and use it.
- ◆ If you receive a call from someone purporting to be from your credit card company and you have any doubts about them, hang up and call the number on the back of your card. The same applies to e-Mail asking for information about you - banks and credit card companies do not ask for details via e-mail.
- ◆ Shred any documents that contain personal details before you dispose of them. If you do not have a shredder, bring the documents to the Police Station between 10am and noon on the first Saturday of each month and we will shred them for you.
- ◆ Finally, any deals that sound too good to be true probably are, so please don't part with your credit card number if you have any doubts about the seller of the goods.

If you would like to see what information the credit card companies hold about you get a copy of your credit report from one of the credit reference agencies such as Experian (on-line at www.uk.experian.com, or call 0870 241 6212) or Equifax (on-line at www.equifax.co.uk), look in the phone book for others.

If you access to the web (free at the Library) have a look at www.identity-theft.org.uk, it is a Home Office web site and contains lots of useful information about protecting yourself against card fraud.

Are you a member of H.A.T.S?

Help a Thief Society is definitely not a charity!

Every year there are hundreds of thefts in the work place - not necessarily by other staff, but by visitors and others. Please do not make it easy for thieves:

- ◆ **Do not** leave your wallet containing cash and credit cards on your desk (watch how many people do) or in your jacket on the coat stand or over the back of your chair.
- ◆ **Do Not** leave your handbag, revealing your purse and other valuables, by your desk or under your chair.

We are at the Police Station from 10am to Noon on the first Saturday of each month for property marking, security products or information. Please call in if you need our help. Cycle and property marking is free of charge.

CRIMESTOPPERS 0800 555 111

- ♦ **Do Not** leave your valuables in your briefcase.
- ♦ **Do** carry your wallet or purse with you or lock them in a draw with the rest of your valuables.

Christmas is coming and the thieves will be looking for more money - don't make it easy for them.

Newsletters

You did not miss the August and September editions - I ran out of time again! Sorry about that, but work sometimes gets in the way.

December Meeting

The December meeting will be the AGM and we need to make a small change to our constitution so that we will be able to apply for a Lottery Grant for the Ring Master system. I will publish details of the proposed change in the November newsletter, along with a postal vote form for those who cannot attend the meeting.

The December meeting will also be the usual Christmas Party evening - so please do come along.

Reported Crime figures from 1 August to 13 September 2004

Burglary

16

St. Ediths Lane, Stock Road, Church Street, Laindon Road, Noak Hill Road, High Street (2), Radford Business Park, School Road, Mountnessing Road, Linda Gardens, Belgrave Road, Cavell Road, Grange Road, Broomhills Chase, School Road (2). A large number of these burglaries did not involve breaking and entering; doors and windows were left open. Please check your doors and windows when you go out.

Criminal Damage

32

Chapel Street (3), Sun Street (2), Mountnessing Road, Ian Road, Devereux Way, Davids Walk, Perry Street, Caterwood, Stock Road, Regent Drive (2), Belgrave Road, Salesbury Drive, Monoux Close, Northfield Close, Dukes Farm Road, Morris Avenue, Beams Way, Mons Avenue, Norsey Road, Grange Road (3), Ganel's Road, Passingham Close, Barleylands, Maple Mead, Southend Road, Scrub Rise.

Theft From Motor Vehicles

26

Brackendale Avenue, Brightside, Daines Road, Earl Mountbatten Drive, Greenway, High Street (3), Molineaux Court, Mountnessing Road (2), Oakwood Road, Orchard Avenue, Outwood Common Road, Princes Close, Queens Park Avenue, Radford Crescent, Radford Crescent (3), Rumbullion Drive, Stock Road (2), The Foxgloves, Warrington Square, Western Road.

Theft of Motor Vehicles

5

Radford Crescent, Montpelier Close, The Swallows, Salesbury Drive, Stock Road, Abbey Road. It seems that stealing cars is more difficult than stealing the contents - so please ensure you keep your valuable locked in the boot and remember to close the windows and lock the doors.

Who's Who

Police Station	01277 631212
Police Inspector:	Richard Croft - 01268 245822
Community Liaison Officer:	WPC Julie Dawes Direct Line - 01268 244028
N.W. Direct Line	01277 633090

Diary Dates

Members meetings are held on the following dates at 8 pm at the Billericay Football Club, Blunts Wall Road, everyone is welcome at 8 pm on 1 December.



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