

Consumer Credit Counseling Service of Northwest Indiana, Inc.

# Mind Your Money

Volume 1 Issue 1 July- September, 2006

## Office Hours:

Monday through Friday  
9:00 am until 5:00 pm

(Wednesday Evening by  
appointments only)

Saturday Workshops  
(See Scheduled Events)

Please Note Holiday Hours:  
Office Closed

July 4, 2006 – Independence Day  
September 4, 2006 – Labor Day

219-980-4800

toll free

1-800-982-4801

fax

219-980-5012

visit us online at

[WWW.CCCSNWI.org](http://WWW.CCCSNWI.org)

Consumer Credit Counseling Service of Northwest Indiana, Inc. provides professional, confidential debt, money management and housing counseling services to persons in Lake, LaPorte, Porter, Starke, Newton, Jasper, and Pulaski Counties.

The P.O. Box is no longer open. Please send all payments to the Gary Office:  
3637 Grant Street  
CCCS will NOT accept personal checks for payment

## PRETEXTING

### A CON GAME TO GET YOUR INFORMATION

Your personal information is a potential goldmine for scammers. How can you protect your Social Security number (SSN), telephone records, bank and credit card account numbers?

Pretexting is the practice of getting your personal information under false pretenses. Pretexters sell your information to people who want to get credit in your name, steal your assets or investigate you. A pretexter may simply call you claiming to be from a survey firm and ask you questions. He/She can gain access to your bank accounts, social security number and your credit report. Then they set up accounts or commit crimes in your name. **THIS IS AGAINST THE LAW!**

When using false, fictitious or fraudulent statements, forged, counterfeit, lost or stolen documents or ask another person to get someone else's information, **THIS IS AGAINST THE LAW!**

#### HERE ARE SOME HELPFUL TIPS TO PROTECT YOURSELF

- \*Don't give out personal information on the phone, through the mail or over the internet unless you've initiated the contact or know whom you are dealing with.
- \*Be informed. Ask your financial institutions for their policies about sharing your information.
- \*Review your bank statements carefully and report any discrepancies to the institution, **IMMEDIATELY!**
- \*Keep items with personal information in a safe place. Before you throw them away, tear or shred your charge receipts, copies of credit applications, checks, credit cards, etc.
- \*Add passwords to your credit card, bank and phone accounts, etc.
- \*Be mindful about where you leave personal information in your home, especially if you have roommates or are having work done in your home by others.
- \*Find out who has access to your personal information at work and verify that the records are kept in a secure location.



MEMBER



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OF SERVICES FOR FAMILIES  
AND CHILDREN, INC.