



Nearly all crime that once was committed in person, by mail, or over the telephone can be committed virtually over the Internet. That statement made by the Internet Crime Complaint Center (IC3) may seem matter-of-fact, but can really be such an inevitable piece of reality if you spend any substantial amount of time online. Whether you are social networking, bill paying, emailing, shopping or running a business online, you run the risk of an upsetting setback in your life. Granted, there are many virus protection and security packages for purchase that help tremendously, but along with all the latest and greatest come the constant advancement of technology.

So what do you do if you become a victim of internet crime? Did you know that there is a website for victims of cyber crime that is geared toward filing complaints? This site is the *Internet Crime Complaint Center (IC3)* www.IC3.gov and it was designed to help address all types of cyber crime through their complaint system. Their job is to receive, develop and refer criminal complaints to law enforcement agencies for investigation and prosecution of cyber crimes. They also provide analytical support for cyber crime investigations and prosecutions. ¹

The IC3 is a partnership between the Federal Bureau of Investigations (FBI), the National White Collar Crime Center (NW3C), and the Bureau of Justice Assistance (BJA). **The IC3 gives the victims of cyber crime a convenient and easy-to-use reporting mechanism that alerts authorities of suspected criminal or civil violations.** (www.IC3.gov)

COMMON CYBER SCAMS

- Charity
- Counterfeit Cashiers Check
- Foreign Lotteries
- Investment
- Mortgage
- Romance
- Telemarketing



The IC3 2009 Annual Report on Internet Crime released on March 12, 2010 shows a substantial increase (22.3%) from last year.

The top two scams: (1) Advanced Fee Scams that fraudulently used the FBI's name (16.6%), and (2) Non-delivery of merchandise and/or payment (11.9%).

YEAR	COMPLAINTS RECEIVED	DOLLAR LOSS
2009	336,655	\$559.7 million
2008	275,284	\$265 million
2007	206,884	\$239.09 million
2006	207,492	\$198.44 million
2005	231,493	\$183,12 million

Now that you have seen the recent number of cyber crime complaints actually reported, can you imagine how many more are out there but victims are not aware that they have a place to report such a crime?

IC3 has suggestions for you! – What you should look for:

- Being asked for personal financial information such as bank account information or credit card numbers via the telephone or by email.
- Using high-pressure sales tactics so as not to give you time to think about the information you are providing.
- Being told you have won a foreign lottery or sweepstakes.
- Being asked to help transfer funds out of a foreign country for a share of the money.
- Being offered help in repairing credit scores for an advanced fee.
- The receiving a counterfeit cashier's check or money orders for more than the cost of the item you are selling.



IC3 asks you to remain vigilant:

- Take time to research any offers you receive over the internet or telephone.
- Do not deposit any checks that are supposed winnings from a lottery or sweepstakes, especially if you did not enter one.
- Do not provide your sensitive, personal, or financial information unless you know whom you are dealing with.
- Consult friends and family or a trusted advisor before making any major financial decisions.

I hope that you have a chance to visit the IC3 website. If not, would you consider making a note of the web address and keeping it in a handy and safe place? Below is a list of some helpful websites you also might want to make note of to arm yourself against cyber crime.

Well, I hope you have found this Fact of the Week as helpful as I have. As for me I am off to get my address book and flip to "C" for Cyber Crime. I hope you do the same.

3's Useful Links for your reference and protection:

Internet Crime Complaint Center (IC3)

www.IC3.gov

Federal Bureau of Investigation (FBI)

www.fbi.gov

Learn about the FBI's mission and what to do if you are a victim of Mass Marketing Fraud.

Better Business Bureau (BBB)

www.bbb.org

The BBB provides objective, unbiased, information on businesses.

American Association of Retired Persons

www.aarp.org

A nonprofit, nonpartisan membership organization that helps people 50 and over.

Consumer Website

www.LooksToGoodToBeTrue.com

A collaborative effort to educate consumers about Internet fraud.

On Guard Online

www.onGuardonline.gov

Provides practical tips from the federal government and the technology regarding Internet fraud, computer security, and personal information.

Internal Revenue Service (IRS)

www.irs.gov

Allows consumers to verify charitable organizations in an effort to avoid charity fraud.

RESOURCES:

¹ Internet Crime Complaint Center

www.IC3.gov