



## Monthly Newsletter

### February 2024

# *Contactless credit cards are safest*

In recent years, we have been warned about the danger of using credit cards at gas pumps and store checkout stations because crooks have learned how to tamper with credit card scanners to steal our personal information.

Enter the contactless or “tap” card.

According to technology experts, “tap” or “contactless” EMV cards are now the most secure card payment method. (EMV stands for Europay, Mastercard and Visa – the three companies that created the standard.)



#### **How do they work?**

EMV cards store cardholder information on a metallic chip instead of a magnetic stripe on the back. The chips can only be authenticated by special readers, making them more secure. And contactless payments are up to 10 times faster than other forms of payment.

Contactless credit cards rely on “radio frequency identification” (RFID) technology and “near-field communication” (NFC). Each time you tap your card, the chip generates a pair of one-time security codes that protect your payment information. Every transaction uses unique codes.

According to Forbes magazine, this technology makes contactless credit cards safer to use than the magnetic stripe. When you swipe a magnetic stripe, your payment and personal information can be captured by a skimming device. Hackers can then use the information to create a duplicate magnetic stripe to carry out fraudulent transactions. That is impossible with an EMV card.

Forbes notes that using contactless payment requires that the merchant has a contactless-enabled terminal. In general, if the terminal has a little WiFi symbol it can accept contactless cards. But most EMV cards also have a magnetic stripe on the back in case it is needed.

#### **How to use the card?**

To use an EMV card, tap or hold it an inch or two over the card terminal for a second or two. The terminal will prompt you with a success message once the transaction has been completed.

If you have multiple contactless credit cards, don't tap your wallet or purse on a card terminal. Otherwise, the transaction might post to the wrong card. Always take out the specific card you want to use.

The biggest security issue with contactless credit cards is that no PIN or signature is typically required for contactless payment. So, if your card is lost or stolen it could be used by someone else. That's why it is important to contact your card issuer right away if your credit card is lost or stolen. Your credit card company's fraud protection division should cover any fraudulent charges.

If you aren't sure whether or not you have an EMV card, just look for the contactless indicator symbol on the front or back of your card. The contactless symbol looks similar to a WiFi symbol turned on its side. The same symbol will appear on a point-of-sale or card terminal's screen indicating contactless payment is accepted.

If you don't have contactless cards and want them, you can request card replacements from your bank. Most new cards are equipped with EMV chips as well as magnetic stripes.

## *American River levee project comment period*

The U.S. Army Corps of Engineers, California's Central Valley Flood Protection Board, California Department of Water Resources and the Sacramento Area Flood Control Agency have been working on various projects in recent years to strengthen river levees in the Sacramento region.

One of the proposed projects includes work along portions of the American River Parkway. The project is planned to add up to 11 miles of bank protection for the Lower American River levees.

The federal government, via the U.S. Army Corps of Engineers (USACE), is the lead agency in constructing the project.

USACE has extended the public comment period for its American River levee upgrade project to Friday, Feb. 23. Public comments can be submitted to [ARCF\\_SEIS@usace.army.mil](mailto:ARCF_SEIS@usace.army.mil) and [PublicCommentARCF16@water.ca.gov](mailto:PublicCommentARCF16@water.ca.gov).

For further information about the project, [CLICK HERE](#).

## *Improving mailbox security*

With recent stories about theft from mailboxes, you may be considering replacing your old curb-side mailbox with a locking one. Or, if you are among those homes in the neighborhood served by cluster boxes, you may be wondering how to



improve the security of your unit.

According to Miguel Rodriguez, assistant postmaster for the Sacramento region, there are good options regardless of what type of mailbox you use.



### **Rule No. 1**

The first rule of mail security according to experts is to NEVER put an outgoing letter containing a check in your mailbox. Putting up the flag on your curbside mailbox or sticking the letter onto your porch mailbox with a clothespin is a sure way to have it stolen.

Outgoing mail containing checks or any other secure document should ONLY be handed directly to your mail carrier or – better yet – inserted into the indoor slot at your local post office. (Outdoor post office mailboxes are sometimes targeted by thieves, too.)

### **Home mailboxes**

Many homes in our neighborhood are served by individual curbside mailboxes. If you have an old mailbox mounted on a post and you want to replace it with a new locking unit of similar design, Rodriguez said you may do so without special permission from the post master, as long as you follow standard USPS specifications.

The exception would be if you plan to move the location of the box or if you want to build a custom unit, such as a mailbox built into a brick pillar. In that case, you should contact your local post office first for approval. For residents in the 95864 area, that would be the Arden Way office, and for 95608 homes, that would be the Carmichael office on Fair Oaks Boulevard.

If the staff at your local office is unable to help, you may contact Rodriguez via email at [Miguel.j.rodriguez@usps.gov](mailto:Miguel.j.rodriguez@usps.gov).

Even if you are simply replacing the existing mailbox, be sure to adhere to the following USPS regulations:

- Mailbox manufacturers must meet all applicable USPS mailbox standards.
- Custom-made mailboxes will be approved by the postmaster if they meet established standards.
- Any name put on the mailbox should be at least one inch high.
- Generally, the boxes should be installed with the bottom of the box at a vertical height of between 41 and 45 inches from the road surface.
- A mailbox with a lock must have a slot large enough to accommodate the customer's daily mail volume.
- Customers must keep the approach to their mailboxes clear of obstructions to allow safe access for delivery. If USPS employees are impeded in reaching a mail receptacle, the postmaster may withdraw delivery service.
- Advertising on a mailbox or the supporting post of the mailbox is prohibited.

Every curbside mailbox must bear the following address information:

- A house number inscribed in contrasting color in neat letters and numerals at least 1 inch high on the side of the box visible to the carrier's regular approach or on the door if boxes are grouped.
- If the box is on a different street from the customer's residence, the street name and house number must be inscribed on the box.

### **Front porch delivery**

Some older homes in the neighborhood have either mail slots through the front door or

wall-mounted mailboxes on the front porch. While mail slots provide secure delivery of letters, older wall-mounted mailboxes are generally not secure.

Wall-mounted mailboxes are not addressed on the USPS website. However, there are a variety of locking wall-mounted units that can be purchased online or at home improvement stores to replace older models. Prices range from approximately \$50 to \$250, depending on size. Some are even large enough to accommodate small packages.

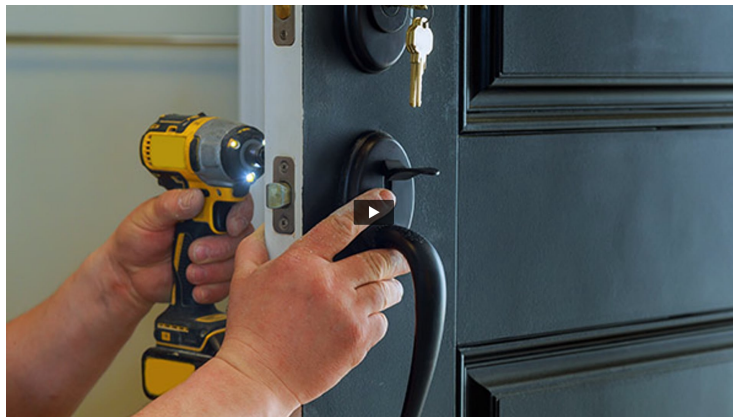
### **Cluster mailboxes**

There has been a rash of mail thefts recently from cluster mailboxes in apartment complexes and neighborhood group residential boxes.

According to Rodriguez, USPS has developed improved locks that are more secure than in the past.

If your cluster mailbox is newer, you can request a lock replacement. If, however, you have an older unit, USPS won't install new locks in the old boxes. Instead, you should request that a completely new cluster box be installed.

If your home is part of an HOA, that HOA needs to be the entity to request the box. If not, one of the homeowners can make the request. You can start by going to your local Post Office or you can email Rodriguez directly at [Miguel.j.rodriguez@usps.gov](mailto:Miguel.j.rodriguez@usps.gov).



*Click on image to watch video*

## *Entry door security*

A recent home invasion robbery in the nearby Sierra Oaks neighborhood is a reminder of the importance of securing your entry doors.

According to home security experts, a homeowner's first line of defense should be a strong door, door frame and deadbolt lock on every exterior door. Following are some entry door security tips:

### **Lock all doors**

It doesn't matter how good your locks may be; they are of little value if you don't use them. It is important to keep ALL your entry doors locked (front, back and side doors) at night or whenever you are out of the house – even for “just a few minutes.”

**Deadbolt lock**

A deadbolt lock is the most secure form of lock. You should be sure that every deadbolt lock has a strong throw bolt that is reinforced by a strong metal strike plate. Replacing existing strike plates with heavier ones may be advisable. And be sure that the lock is installed with long screws that go deep into the door and the opposing door frame.

If you are thinking of purchasing a new deadbolt, you may want to engage a locksmith to provide a professional grade model that is impervious to “lock bumping.” That is a form of burglary in which the burglar uses a specially made bump key that can open any door.

**Steel-clad or heavy wooden door**

Most security experts recommend steel clad exterior entry doors. The strongest ones have cores of solid wood or wood material. If you prefer a wooden door, the most secure are made of solid hardwood with no recessed panels. Recessed panels are vulnerable to kick-ins.

**Door frame reinforcement**

The weakest point for any entry door is usually the doorframe, itself. When a door-kick burglar forcefully kicks or throws all his weight against the door, the thin wooden doorframe is usually what splits and breaks away.

Replacing the short screws that hold the deadbolt strike plate in place and installing longer screws that go into the 2x4 frame beneath can help. But for the best security, you can purchase a steel plate system that overlays your door jamb with a thin piece of metal that reinforces a large section of the doorframe.

A number of such systems are on the market. One of the most highly rated is the StrikeMaster Pro II, which is available online for under \$100 and can be installed by most do-it-yourselfers. [CLICK HERE](#) to see a video about the system.

**Sliding glass doors**

Sliding glass doors are another point of vulnerability. The hardware that comes with a sliding glass door set is often inadequate. However, there are many after-market devices that can do the job.

One is a foot lock that is installed at the bottom of the sliding door and has a bolt that slides into a hole in the track. It is activated by pushing down on the locking mechanism and deactivated by bumping a release button.

A common homeowner security practice is to place a wooden dowel into the bottom track to prevent the active door from being slid open. However, a study conducted by the city of Chula Vista in Southern California some years ago found that this does NOT keep burglars out. Experienced burglars know how to lift the active door out of its track, instead. The best way to prevent this is to install channel and pin locks that make it difficult to lift the door up.

Some homeowners simply drill holes into the upper door track just above the top of the active door (being careful to allow room for the door to slide open and shut) and insert screws into them. The screws make it difficult to lift the door out. However, you may prefer to install a double-bolt surface lock that ties the active door to the adjacent door jamb so it cannot be lifted or pulled open. Such inexpensive devices can be found in home centers and online and are easily installed by a homeowner.

*FBI warns of senior scams*

The FBI is warning the public of scammers targeting senior citizen victims in grandparent scams and demanding funds by wire, mail, or couriers.

- **Initial contact:** A scammer calls a senior citizen victim and poses as the victim's grandchild, who is purportedly in jail after causing an automobile accident. In some cases, the accident involves a diplomat or a pregnant woman.
- **Follow-up contact:** Another scammer contacts the victim, posing as the grandchild's attorney, and requests payment for legal fees, bond money or medical expenses for a purportedly injured person involved in the accident.
- **Further requests:** Scammers instruct victims to maintain secrecy, sometimes referring to a judge-imposed gag order, which, if broken, will result in the grandchild going to jail or incurring more fines. Scammers may also request additional money because of a serious injury or a fatality resulting from the purported accident.
- **Methods of payment:** Scammers instruct victims to send funds via wire transfer; cash, packaged in magazines or books and sent through the US mail; or to provide the money to couriers, such as ride-share drivers, who retrieve the money in person at the victim's residence.

From January through September 2023, the FBI Internet Crime Complaint Center (IC3) received more than 195 victim complaints regarding grandparent scams, resulting in at least \$1.9 million in victim losses.

#### Tips to protect yourself

- Do not answer telephone calls from telephone numbers you do not recognize.
- If you receive an unsolicited or suspicious call from someone claiming to be a family member and urgently requesting money, hang up. Verify the story with your family member by calling them directly. If you cannot reach them, call someone else in your family, even if scammers told you to keep it secret.
- Limit the personally identifiable information you post on social media and dating websites. Scammers may use this information to create a convincing story.
- If an unknown individual contacts you online or telephonically, do not release financial or personally identifiable information and do not send money.

#### Report it

The FBI requests victims report these fraudulent or suspicious activities to the FBI IC3 at [www.ic3.gov](http://www.ic3.gov).

## Member Q&A

**Q:** I have a question about what constitutes an illegal U-turn. I have seen what I believe are illegal U-turns at the four-way stop at American River Drive and Jacob Lane. What are the rules about U-turns at intersections?

**A:** In California, U-turns are not permitted in the following circumstances:

- At or on railroad crossings
- On divided highways, except where the turn is authorized by an official sign or signal.
- On one-way streets

In addition, no driver is allowed to make a U-turn in a residential area when any other vehicle is approaching from either direction within 200 feet, except at an intersection when the approaching vehicle is controlled by an official traffic control device.

An "official traffic control device" is any official sign, signal, marking or device erected for

the purpose of regulating, warning or guiding traffic, but does not include islands, curbs, traffic barriers, speed humps, speed bumps or other roadway design features.

## ***HOW TO CALL FOR HELP***

### **IN AN EMERGENCY**

If you have an immediate emergency - if your life or property is in immediate danger, if you feel threatened by someone on or near your property, if you have just become the victim of a crime or if you are witnessing a crime in progress:

- CALL 911 from a land line.
- Or, if calling from a cell phone within Sacramento County, call (916) 874-5111.

### **TO REPORT A CRIME**

There are two ways to report a crime to the Sacramento County Sheriff's Department:

1. Call the Sheriff's Department NON-EMERGENCY LINE at (916) 874-5115. To bypass the recorded messaging when you call, dial 0 after the line is answered.
2. File a report online through the Sheriff's Department website. Click on this link to begin the process: [https://www.sacsheriff.com/pages/crime\\_report.php](https://www.sacsheriff.com/pages/crime_report.php)

### **SUSPICIOUS ACTIVITY (Not an emergency)**

If you see someone engaged in suspicious activity but it is not an emergency, call 916-874-5115 (Sheriff's Department non-emergency line).

### **GENERAL CONCERNS, REPORTS OR QUESTIONS**

If you have an issue that can be addressed later, you may contact our neighborhood patrol officers about it. The best way is via [EMAIL at wilhaggin4@sacsheriff.com](mailto:wilhaggin4@sacsheriff.com).

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