

# Lyndhurst Police Department



2011 Winter Edition  
Volume 4 Issue 2

Commissioner  
Robert Gianggeruso

Chief of Police  
James B. O'Connor

## Community Policing Newsletter

***KEEPING THE MEMBERS OF OUR COMMUNITY SAFE AND INFORMED***

### Phone Numbers & Links:

- Police/Fire Emergency: **9-1-1**
- Police (non-emergency)  
(201) 939-2900
- Community Policing Unit  
(201) 939-2900 ext. 2770
- Lyndhurst Police Department at  
[www.LyndhurstPolice.com](http://www.LyndhurstPolice.com)
- CrimeReports.com (what's happening  
in your neighborhood)
- Nixle.com (register to receive free  
text and e-mail alerts)
- Twitter.com/lyndhurstnjd (register to  
receive free text and e-mail alerts)
- Township of Lyndhurst at  
[www.LyndhurstNJ.org](http://www.LyndhurstNJ.org)
- Anonymous Tip Hotline -  
(201) 804-9346 (leave message)

*Want to receive e-mail and text alerts on the latest scams, missing persons, terror alerts, weather emergencies and much more? Sign up for free at [Nixle.com](http://Nixle.com).*

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### 5 Holiday Safety Tips To Keep In Mind: Know Christmas Risks

**What can cost you big during the Christmas Season? Here's a short list:**

#### 1. Be conscious of the additional demand on power that your home will require.

Make sure your home or business can adequately and safely handle a greater demand for lights, electricity, gas and water. Is it properly winterized? The yuletide bill increases due to holiday festivities and seasonal decorating. Don't forget that with the non-stop Christmas lights, the heater and lots more indoor entertainment going on, your utility tab can expect to surge. If a winter storm comes along, how would you handle the loss of power? Naturally, it's safer to use flashlights than candles.

#### 2. Watch out for thieves, bandits, burglars and robbers!

The theft rate rises during the Christmas season and, in some places, starting in October. With more crowds and more stuff for sale, there's more temptation for crooks to do their dastardly deeds. If they spot packages in a car, they may conduct an auto break-in. Crooks will be celebrating the season too, and they're going to make sure they find a way to do it in style.

#### 3. Beware of fraud, swindles and scams that target unwitting revelers. Scams abound

when the money and cheer are flowing. Everyone wants to share goodwill and good tidings, so it's easy to be taken advantage of at this time. Also, with more online transactions taking place, there's a corresponding rise in criminal behavior over the internet involving fraud and scams.

#### 4. Keep your wits around you when you travel or go out.

Accidents can happen more often due to weather problems or impaired judgment. With more travel and more people on the roads as folks take time off from work to celebrate traditions and vacations coinciding with rougher weather throughout the nation, the risk of trouble outdoors can increase. Slippery roads, DUI, lack of preparation to handle a blizzard or unexpected natural disaster may cause you to wreck more than just your car or your bank account.

#### 5. Do your bit to prevent fires.

Use some Christmas Tree flame retardants, make sure your electrical outlets have safety coverings and avoid having the bulbs overheat by turning off lights that are not in use. Are your chimneys swept and flues checked? Wildlife can get caught in your flue, which can turn into a hazard when you light a fireplace.

### Reminder to all motorists:

Did you receive a parking summons or moving violation? Now you can pay the ticket online at [www.njmcdirect.com](http://www.njmcdirect.com)

*To receive your free subscription to the Lyndhurst Police Dept. Community Policing Newsletter, forward your E-mail to [CommunityPolicing@LyndhurstPolice.com](mailto:CommunityPolicing@LyndhurstPolice.com).*

### Welcome back to the LPD Newsletter!

The Lyndhurst Police Dept. would like to welcome you back to the Community Policing Newsletter. Each newsletter is designed to inform you of what's new at the LPD, as well as to point out some safety tips to help keep you and your family safe.

Chief James B. O'Connor

## Three Things You Need to Know if You Use Online Banking

Banks are well aware that criminals will use any trick they can to get control of your money. To stay ahead in the cat-and-mouse game, financial institutions use one-time passwords and verification codes that render most conventional phishing attacks useless. Thus online criminals have had to innovate quickly.

Man-in-the-middle attack allow the attacker to intercept messages between you and your bank. The criminal then sends its own messages to both parties. Recently, there have been multiple man-in-the-middle attacks against at least two east coast banks. Other new man-in-the-middle attacks utilize the computing power of our smartphones to trick us out of account information.

Here's what you should know to keep the thieves out of your digital piggy bank.

### 1. Never click on links from bank e-mails.

When you're busy, it's easy to make a mistake and click on a bad link, especially on our phones. Sean Sullivan from F-Secure Labs says the best strategy is to, "Go to the bank via a browser bookmark."

### 2. Know that criminals are targeting your smartphone.

F-Secure Labs has followed Spitmo, a man-in-the-middle attack that targets phones, since spring. And now an Android version has been spotted. This attack pretends to install application that protects the phone's SMS messages. If you receive an SMS that asks you to install such software on your phone, take the time to contact your bank directly.

### 3. Keep your system and security software updated.

The registered owner of a site which has been linked to a bank attack owns more than 90 sites. So as one attack goes down, another one might go up. It's important to have browsing protection that could prevent you from visiting a site hosting a known attack. And it's even more important to make sure your PC is protected.

Criminals will never stop scheming of ways to get into your bank account. By staying aware of their latest tricks, you'll do your best to keep your money where it belongs.

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## Traffic Safety

### Anti-Snow Dumping Act

#### Effective as of August 18, 2011

Prohibits snow plow operators, or the operator of any other snow removal equipment, from clearing accumulated snow on private property from depositing, or causing to be deposited, such snow on any public road, street or highway in this State, or on public lands. An operator of any snowplow or other snow removal equipment who fails to comply with the provisions of this bill is liable to a fine of \$250 for the first offense, and \$500 for each subsequent offense.

### Clean Ice and Snow From Vehicle

Just a reminder, with the winter weather quickly approaching, the law requires drivers of all motor vehicles (commercial and non-commercial) operated on any roadway in the state to make all reasonable efforts to remove accumulated snow and ice from exposed surfaces or motor vehicles prior to their operation.



## Smishing & Vishing: And Other Cyber Scams

Scenario: You receive a text message or an automated phone call on your cell phone saying there's a problem with your bank account. You're given a phone number to call or a website to log into and asked to provide personal identifiable information—like a bank account number, PIN, or credit card number—to fix the problem.

But beware: It could be a “smishing” or “vishing” scam...and criminals on the other end of the phone or website could be attempting to collect your personal information in order to help themselves to your money. While most cyber scams target your computer, smishing and vishing scams target your mobile phone, and they're becoming a growing threat as a growing number of Americans own mobile phones (Vishing scams also target land-line phones).

“Smishing”—a combination of SMS texting and phishing—and “Vishing”—voice and phishing—are two of the scams the FBI's Internet Crime Complaint Center (IC3) is warning consumers about as we head into the holiday shopping season. These scams are also a reminder that cyber crimes aren't just for computers anymore.

**Here's how smishing and vishing scams work:** criminals set up an automated dialing system to text or call people in a particular region or area code (or sometimes they use stolen customer phone numbers from banks or credit unions). The victims receive messages like: “There's a problem with your account,” or “Your ATM card needs to be reactivated,” and are directed to a phone number or website asking for personal information. Armed with that information, criminals can steal from victims' bank accounts, charge purchases on their charge cards, create a phony ATM card, etc.

Sometimes, if a victim logs onto one of the phony websites with a smartphone, they could also end up downloading malicious software that could give criminals access to anything on the phone. With the growth of mobile banking and the ability to conduct financial transactions online, smishing and vishing attacks may become even more attractive and lucrative for cyber criminals.

Here are a couple of recent smishing case examples:

- Account holders at one particular credit union, after receiving a text about an account problem, called the phone number in the text, gave out their personal information, and had money withdrawn from their bank accounts within 10 minutes of their calls.
- Customers at a bank received a text saying they needed to reactivate their ATM card. Some called the phone number in the text and were prompted to provide their ATM card number, PIN, and expiration date. Thousands of fraudulent withdrawals followed.

**Other holiday cyber scams to watch out for, according to IC3, include:**

- Phishing schemes using e-mails that direct victims to spoofed merchant websites misleading them into providing personal information.
- Online auction and classified ad fraud, where Internet criminals post products they don't have but charge the consumer's credit card anyway and pocket the money.
- Delivery fraud, where online criminals posing as legitimate delivery services offer reduced or free shipping labels for a fee. When the customer tries to ship a package using a phony label, the legitimate delivery service flags it and requests payment from the customer.
- Don't respond to text or automated voice messages from unknown or blocked numbers.
- Treat your mobile device like your computer - Don't download anything from an untrusted source.
- When buying online, use a legitimate payment service and use your credit card. You can dispute charges on your credit card.
- Don't respond to unsolicited e-mails, texts, or phone calls requesting personal information.

For more information about the latest cyber crime scams, visit [IC3's website](#).

## Retirement Announcement



After a long and distinguished career with the Lyndhurst Police Department, Lieutenant Joseph Turner announced his retirement on December 31, 2010. Lt. Turner joined the LPD on August 27, 1984 and worked his way through the ranks becoming a Patrol Sergeant on December 21, 2001 and then to Patrol Lieutenant on September 1, 2009. Prior to being promoted, Lt. Turner was assigned to the Traffic Division. One of Lt. Turner's proudest accomplishment's was his completion of the rigorous Maryland State Police Motor Officer Training School and upon completion was ultimately assigned as a motor officer in the Traffic Division. During his career, Lt. Turner served as a crash scene investigator and a motorcycle instructor. Lieutenant Turner will certainly be missed, and we wish him and his family all the best in their future endeavors.



Do you know someone who has a tendency to wander as a result of a cognitive disability? Contact our Community Policing Unit at (201) 939-2900 ext. 2770 and ask about Project Lifesaver. You can also get more info by visiting [www.projectlifesaver.com](http://www.projectlifesaver.com)

## Scam watch: Child identity theft, credit repair, investments

Here is a roundup of alleged cons, frauds and schemes to watch out for.

**Child identity theft** - Scammers have increasingly been using children's social security numbers to steal their identities and establish fraudulent credit cards and loans, the Better Business Bureau said in a recent bulletin. In one instance, a 17-year-old girl's personal information was used to run up \$725,000 in fraudulent debt, much of which had gone into collection, the group said. Parents should encourage children to keep their personal information secure, according to Carrie A. Hurt, president of a Better Business Bureau office that serves central, coastal and southwest Texas. Anyone concerned about their children's credit can run a check with one of the large credit-reporting agencies.

**Credit repair operators** - The Federal Trade Commission has filed a lawsuit accusing operators of a credit-repair company of unlawfully charging fees before performing services. The lawsuit against RMCN Credit Services Inc. is part of a continuing crackdown on credit-repair companies that prey on people with financial problems, the FTC said in a news release. RMCN charged a retainer fee of up to \$2,000, violating a federal law that prohibits such agencies from collecting fees without performing any services.

**Investment fraud** - A man who stole "at least \$1 million" from investors has pleaded guilty to wire fraud and tax evasion, federal prosecutors in New Jersey said. Robert Schroy, who lived alternately in Illinois and California, told investors he would use their money in "international bank trade" but actually spent much of it on personal expenses, including cars, vacations and dining, the U.S. attorney's office in Trenton, N.J., said in a news release. Schroy and his unidentified partners promised investors extraordinary gains — ranging from 10% to 100% per week for 25 weeks, plus the return of their original investments. Unfortunately he never invested the money, prosecutors said. The charges carry a maximum sentence of 25 years in federal prison.

## Neighborhood Watch Program

The Lyndhurst Police Dept. recognizes that community participation in crime prevention programs is essential to improving the quality of life in the Township of Lyndhurst. One of the most effective ways to promote citizen interaction with police is the sharing of information.

At its heart, The Neighborhood Watch Program encourages this partnership between the police and community. It is a program of neighbors watching out for other neighbors, particularly during times when criminal activity would likely occur. Also, as a part of Neighborhood Watch, citizen groups determine

specific needs or problems and then share this information with local police. The police then act on this information and report back to the group on their progress.

If you are interested in joining a neighborhood watch group in your area, please contact the Lyndhurst Police Community Policing Unit at (201) 939-2900 ext. 2770 or complete the form and return it to:

**Lyndhurst Police Dept.**  
**367 Valley Brook Avenue**  
**Lyndhurst, NJ 07071**

*Attn:*

*Special Operations Division,*  
*Community Policing Unit*

Yes, I am a Lyndhurst resident and would be interested in joining a neighborhood watch group in my area.

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Telephone #: \_\_\_\_\_

E-mail: \_\_\_\_\_

Best Time to Contact You: \_\_\_\_\_



# The Township of Lyndhurst



COMMISSIONER ROBERT GIANGERUSO  
AND THE LYNDHURST FIRE DEPARTMENT

present

## A Holiday in the Park

**Saturday, December 17, 2011**

6:00 PM – 9:00 PM

**TOWN HALL PARK**

Delafield Avenue

Rain Date: December 18, 6-9 PM

*Come join the Mayor and Board of Commissioners  
as they welcome the residents of the Township to  
gather and celebrate the holiday season as a community.*


*Featuring*

### “A Musical Costume Character Stage Revue”


(Meet, greet and pose for photos with your favorite character)

**EVENT WILL INCLUDE:**

- ARTS AND CRAFTS
- HORSE & WAGON RIDES
- DJ KARAOKE BILL
- LYNDHURST ELEMENTARY  
& HIGH SCHOOL CHOIR
- CHESTNUTS ROASTING  
ON AN OPEN FIRE
- HOMEMADE ZEPPOLES
- VARIETY OF FOODS
- HOT APPLE CIDER
- EGG NOG



**PICTURES WITH SANTA** — A professional photographer  
will be there for anyone who wishes to purchase pictures  
or you can bring your own camera.



- Ice Skating Rink (Bring your own skates) •

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