

Watch Talk Wednesdays
Wednesday, October 27, 2010
Identity Theft

Lieutenant Ralph Smith with the Montgomery County Sheriff's Office, Criminal Investigations Division, gave a presentation on Identity Theft for about 25 residents at the October 27, 2010 Watch Talk Wednesdays program presented by the Neighborhood Services Department of The Woodlands Township. According to the Federal Trade Commission, "Identity Theft occurs when someone uses your personally identifying information, like your name, Social Security number, or credit card number, without your permission, to commit fraud or other crimes." Lt. Smith helped residents learn what they could do to help protect their families from this crime.

Here are the staff notes as interpreted from the program:

Lt. Smith pointed out a recent arrest of a woman in Texas for medical identity theft and told of the 15 year prison term and \$163,000 in restitution she faces, so that residents would know that these crimes are prosecuted in Texas when possible. These crimes can result in a state jail felony up to a first degree felony with extensive prison time and fines. Nationally, Texas has the third most identity theft cases reported. The top three communities with the most identity theft are Brownsville, Harlingen and Laredo, with Houston coming in 43rd for localities. Texas has nine of the top 50 locations.

Lt. Smith asked residents to remember to:

- Avoid writing pin numbers down in their wallet
- Limit credit cards when they go out
- Always check credit card bills & bank statements
- Always shred statements before discarding them
- Always shred pre-approved credit card applications and credit card checks sent in the mail
- Request a credit report at least once per year
- Report fraudulent activity to the Federal Trade Commission, the 3 major credit reporting agencies, local law enforcement and the businesses where the fraud was committed.

He referred to the "Identity Theft Resource Center" as a source of helpful information. He said they classify 5 types of identity theft: Business/Commercial, Criminal, Financial, Identity Cloning and Medical Identity. Lt. Smith focused his talk on Criminal Identity Theft.

He noted that there is a new mortgage fraud that is going on in other parts of the country. Someone tries to file for a mortgage on your home without you knowing, by using your information and public records. He said fortunately, it hasn't happened here yet, but that people will try.

He said that law enforcement can't always find the source of the identity theft, but they can help you stop it. Most identity thieves get their information from you. Here are some ways they get your information and what you can do to stop it:

Dumpster Diving - checking your trash can give thieves banking and personal information. Get a cross-cut shredder and shred the information before throwing it out.

Computer Equipment – checking discarded IT items can provide identity thieves with your personal information. Properly erase computer equipment before disposing of it.

Public Records – checking public records available free to the public provide some identifiers to thieves. Keep thieves from getting your other identifiers.

Bank Card and Credit Card Theft - stealing Bank Cards, pick-pocketing, looking over your shoulder for the numbers, using **skimmers**, which copy or transmit your account numbers, all provide easy access. Secure your cards, limit what you take with you, watch for skimmers (usually the yellow or green light won't show on the credit card slider if a skimmer is used on top of the real slider), and prevent people from seeing you enter your pin numbers or account numbers. He said that skimmers are a real problem up north. Lt. Smith cautioned the use of ATMs because of the possibility of them being compromised.

Hack into computer network – getting your personal information online. Monitor your credit, check your bills, and consider using a reputable monitoring company to monitor your credit.

Ads for bogus jobs – seeking your family history, background and social security information to target your credit information and use it for their own use or for criminal activity. Verify that the company is valid and use caution when applying for jobs found online.

Social networks – browsers are seeking identifiers about you. Limit the personal information that you post online.

You can minimize identity theft, but you can't completely prevent it. There is more that you can do:

- Sign up for Vacation Watch with your local law enforcement when you will be away.
- Join your neighborhood watch program, The Woodlands Watch.
- Have your neighbors watch for any suspicious activity and report it to law enforcement when it is happening.

Lt. Smith noted these tips from the Better Business Bureau, along with his additional tip:

1. Don't carry your Social Security card with you.
2. Photo copy all of your account cards and keep them in a safe place away from your cards.

3. Never give out your pin number over the phone unless you are 100% sure that they are who they say they are. Use your bank card as a credit card instead. You can dispute credit charges easier.
4. Steer clear of suspicious links on the internet. Close and delete them.
5. If it sounds too good to be true, it probably is.

If you take precautions, identity theft can still happen. If it does, keep all records for at least 5 years. You'll need a police report. You can file a police report where the identity theft occurred or with your local law enforcement. An identity thief doesn't have to come face to face with you. What you need to do:

1. Get a copy of the police report. In Montgomery County, call the Records Department to find out how to get a free copy.
2. Contact the 3 major credit reporting companies and have them place a fraud alert on your account. Ask that they send you a "victim's statement" that you can send to others stating that you are a victim; so, that you can send it to the companies you are dealing with.
3. Notify the credit card companies in writing.
4. Close all accounts. Get new pin numbers.
5. Avoid using easy information for security questions on accounts. Make sure it's personal to you.
6. After you've had the situation resolved, ask for a letter saying that the situation is closed.
7. File a complaint with the Federal Trade Commission at www.ftc.gov and click on *Identity Theft* or call 1-877-IDTHEFT.
8. Order "Take Charge: Fighting Back Against ID Theft" from the FTC. Other information on their site is also helpful if you are a victim.
9. The Texas Attorney General also fights identity theft. More information is available at their web site at www.texasfightsidtheft.gov.

Additional tips:

- Be extremely cautious on EBay and similar web sites.
- Check even small charges on your bills.
- Don't pre-print your driver's license # on your checks. Only provide it when it's truly needed.
- Use as much common sense as you can.
- Don't leave purses, wallets or packages in your car.
- Don't leave your car running. It's illegal.
- You can help by reporting suspicious activity in your neighborhood. (Watch that delivered packages aren't being picked up by strangers or mail isn't being tampered with. If they are, report it at once to law enforcement.)

Lt. Smith can be reached at the Montgomery County Sheriff's Office at 281-297-6510 or 936-760-5876.

Neighborhood Services offers a "What is Identity Theft?" card that summarizes information for residents. Call 281-210-3800 to sign up for the Watch program or to get a copy of the card.