

Neighborhood Watch Monthly Newsletter



TAKE A BITE OUT OF
CRIME

Special points of interest:

- In 2005 Texas ranked 4 out of 50 for number of Identity Theft victims, following only Arizona, Nevada and California
- The most common type of ID theft reported in 2005 in the State of Texas was opening of New Credit Card Accounts (13.5%), followed closely by Bank Fraud of Existing Accounts (13.2%)

*Ector County Sheriff's Office
Crime Prevention Unit*

IDENTITY THEFT

Despite your best efforts to manage keep your personal information private, identity thieves use a variety of methods to gain access to you data. They may steal your mail, rummage through your trash, steal information from an employer's records, steal your wallet or purse, or they may obtain your information by email or phone by posing as one of your creditors, claiming a problem with one of your accounts.

HOW IDENTITY THIEVES USE YOUR INFORMATION:

- Call your credit card issuer and change your mailing address on your account.
- Open new accounts in your name.
- Open a telephone or wireless account in your name.
- Open a bank account and / or write "Hot" checks in your name.
- File bankruptcy in your name.
- Purchase a new vehicle or obtain a new loan in your name.
- Have identification issued in your name.
- File your Social Security number with their employer and / or file fraudulent income tax returns in your name.
- Use your name when arrested, and subsequently having a possible warrant issued in your name.

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STEPS TO TAKE IF YOU BECOME A VICTIM OF IDENTITY THEFT

1. **Close "at-risk" financial accounts, like credit cards and bank accounts.** When you open new accounts, be sure to password protect them
2. **Contact all three (3) of the major credit reporting agencies** and place an initial fraud alert on your credit reports.
3. **Contact governmental agencies that issued your Driver's License** or other identifications. Follow their procedures to cancel the document and get it replaced. Ask the agency if they can flag your file so that no one else can obtain and identification in your name.
4. **File a Report with your local law enforcement where the identity theft took place.**
5. **File a complaint with the Federal Trade Commission.** Sharing your complaint with the FTC will provide important information that can help law enforcement across the nation track down identity thieves and stop them.

FRAUDULENT ELECTRONIC WITHDRAWALS



The Electronic Fund Transfer Act provides consumer protections for transactions involving ATM or debit cards, or another way to debit or credit an account. It also limits your liability for unauthorized electronic fund transfers.

You have 60 days from the date your bank statement is sent to you to report in writing any money withdrawn from your account without your permission. If your ATM or debit card is lost or stolen, report it immediately, because the amount you are responsible for depends on how quickly you report the loss.

- If you report the loss or theft within two business days of discovery, your losses are limited to \$50.00
- If you report the loss or theft after two business days, but within 60 days after the unauthorized electronic fund transfer appears on your statement, you could lose up to \$500.00 of what the thief withdraws.
- If you wait more than 60 days to report the loss or theft, you could lose all the money that was taken from your account after the end of the 60 days.

FRAUDULENT CHECKS AND OTHER “PAPER” TRANSACTIONS

Go to http://onguardonline.gov/quiz/idtheft_quiz.html to see how much you know about ID Theft

In general, if a thief steals your checks or counterfeits checks from your existing account, stop payment, close the account and ask your bank to notify Chex Systems, Inc. or the check verification service with which it does business

You can contact major check verification companies directly for the following services:

Telecheck at 1-800-710-9898 or 1-800-927-0188

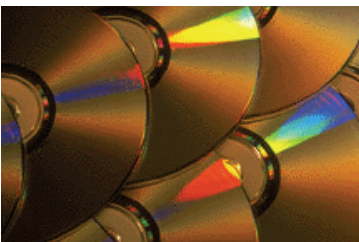
Certegy, Inc. (previously Equifax Check Systems) at 1-800-437-5120

To request that they notify retailers who use their databases not to accept your check, call:

To find out if the identity thief has been passing check in your name, call:

SCAN – 1-800-262-7771

FRAUDULENT NEW ACCOUNTS



If you have difficulty opening a new checking account, it may be because an identity thief has been opening accounts in your name. Chex Systems, Inc. produces consumer reports specifically about checking accounts. You can request a free copy of your consumer report by contacting Chex Systems, Inc. If you find inaccurate information on your consumer report, contact each of the banks where the account inquiries were made.

Chex Systems, Inc.
1-800-428-9623

www.chexhelp.com

WHERE TO FIND HELP:

If you have trouble getting financial institutions to help resolve your banking-related identity theft problems, including problems with bank-issued credit-cards, contact the agency that oversees your bank (see below). If you're not sure which of these agencies is the right one, call your bank or visit the National Information Center of the Federal Reserve System at www.ffiec.gov/nic/ and click on "Institution Search".

Federal Deposit Insurance Corporation (FDIC) - www.fdic.gov -
1-800-934-3342

The FDIC supervises state-chartered banks that are not members of the Federal Reserve system, and insures deposits at banks and savings and loans.

Federal Reserve System (Fed) -
www.federalreserve.gov - 202-452-3693

The Fed supervises state-chartered banks that are members of the Federal Reserve System.

National Credit Union Administration (NCUA) - www.ncua.gov -
703-518-6360

The NCUA charters and supervises federal credit unions and insures deposits at federal credit unions and many state credit unions.

Office of the Comptroller of Currency (OCC) - www.occ.treas.gov -
1-800-613-6743

The OCC charters and supervises national banks. If the word "national" appears in the name of a bank, or the initials "N.A." follow its name, the OCC oversees its operations.

Office of Thrift Supervision (OTS) -
www.ots.treas.gov -
202-906-6000

The OTS is the primary regulator of all federal, and many state-chartered, thrift institutions, including savings banks and savings and loan institutions.

BANKRUPTCY FRAUD

U.S. Trustee (UST) - www.usdoj.gov/ust

If you believe someone has filed for bankruptcy in your name, write to the U.S. Trustee in the region where the bankruptcy was filed. A list of the U.S. Trustee Programs' Regional Offices is available on the UST website, or check the Blue Pages of your phone book under U.S. Government Bankruptcy Administration.

MAIL THEFT

U.S. Postal Inspection Service (USPIS) - www.usps.gov/websites/depart/inspect

The USPIS is the law enforcement arm of the US Postal Service, and investigates cases of identity theft.

PASSPORT FRAUD

United States Department of State (USDS) - www.travel.state.gov/passport/passport_1738.html

If you lost your passport, or believe it was stolen or is being used fraudulently, contact the USDS through their website, or call a local USDS field office.

PHONE FRAUD

If someone has established phone service in your name, is making unauthorized calls that seem to come

from - and are billed to - your cellular phone, contact your service provider immediately to cancel the account. If you're having trouble getting fraudulent phone charges removed from your account, or getting an unauthorized account closed, contact the appropriate agency below:

For local service, contact your state *Public Utility Commission*

For cellular phones and long distance, contact the *Federal Communications Commission (FCC)* at www.fcc.gov. The FCC regulated interstate and international communications by radio, television, wire, satellite and cable. Call 1-888-CALL-FCC; TTY: 1-888-TELL-FCC.

SOCIAL SECURITY NUMBER MISUSE

Social Security Administration (SSA) www.ssa.gov

If you have specific information of SSN misuse contact the SSA Office of the Inspector General - 1-800-269-0271 or at www.socialsecurity.gov/oig

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This Month's Watch Meetings:

Tuesday, March 24th @ 7:00 PM Goldsmith

Thursday, March 26th @ 7:00 PM Kellus Turner

Refreshments will be served!

This Month's Schedule of Events

March 2009

Sun	Mon	Tue	Wed	Thu	Fri	Sat
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24 NW Meeting	25	26 NW Meeting	27	28
29	30 Roughnecks Football	31				

