

APRIL P.I.P. MEETING TARGETS IDENTITY THEFT

Did you know that identity theft is America's fastest growing crime? At HPD's April Positive Interaction Program, the speaker was Nate Maxwell, one of USPS's 30 postal inspectors in the Houston area. His top priority is the protection of the 10,500 postal employees in Houston, but he also deals with all crimes involving the postal service, including identity theft.

The Identity Theft and Assumption Deterrence act defines this criminal offense as occurring when a person knowingly transfers or uses, without lawful authority, a means of identification of another person with the intent to commit, or to aid or abet, any unlawful activity that constitutes a violation of federal law or that constitutes a felony under any applicable state or local law. If you have been a victim of identity theft, there is a 56% chance that you have no idea who committed the crime, but there is a 16% chance that it was committed by someone you know. Only 2% of identity theft is USPS-related, yet our speaker warned us that we should always deposit outgoing mail at the post office or in a blue Postal Service collection box - or hand it directly to your carrier. If someone does steal your outgoing bill payment from your curbside box, it contains a wealth of information about you.

The other three important precautions that Maxwell urged everyone to take are to shred any documents with personal information before discarding them, to never give personal information over the phone or internet unless you initiated the contact, and to review your consumer credit reports annually. You can order your free annual credit report online at annualcreditreport.com, or by phoning 1-877-322-8228.

Additional tips from postal inspectors are to sign your new credit cards before someone else does, memorize your social security number and passwords and don't carry them with you, don't use your birth date as your password, match credit card receipts against monthly bills, and don't leave receipts behind at ATM, bank counters or gasoline pumps. To insure that your internet orders are secure from online prowlers, do not input financial numbers unless it offers a secure transaction. A secure or "encrypted" transaction will have 1) the icon of a lock in the bottom strip of the web browser page and 3) a URL address that changes from "http" to "https" for the page at which you enter personal data.

If you are a victim of credit card fraud, report it to any one of the three major credit reporting agencies:

Equifax: 1-800-525-6285, www.equifax.com

Experian: 1-888-397-3742, www.experian.com

TransUnion: 1-800-680-7289, www.transunion.com

If the crime involved USPS, report it online at <http://postalinspectors.uspis.gov>

If the crime involved counterfeit credit cards or computer hacking, report it to the U.S. Secret Service at www.secretservice.gov