

Woodlake Property Owners Association Neighborhood Watch Newsletter Holiday Issue

The publication of this newsletter is unofficial and does not reflect any opinion, directive, or policy of the Woodlake Property Owners Association members or Board of Directors.

The primary purpose of the newsletter is to convey information designed to assist us to reduce or prevent crime in our community.

The information presented is available through various public access sources, personal interview, or observation. Your comments as to how we can improve this effort are welcome.

Now you can stay better informed on the most current local crime by visiting: <http://raidsonline.com/>

1. Bell County Sheriff Tip Line: Wanted as of: October, 2012:

[http://71.6.170.26/revize/bellcounty/departments/cscd\(adult_probation\)/most_wanted.php](http://71.6.170.26/revize/bellcounty/departments/cscd(adult_probation)/most_wanted.php) (No Change, Attached)

If you have any information regarding those individuals, please call the Bell County Sheriff's Office at 254-933-5400, your local law enforcement, or **CRIMESTOPPERS AT 1-800-729-TIPS** (Local 526-TIPS)

There's been no changes in the current "Most Wanted" from TxDPS. Notably, the reward for Josh Reyna, still at large, has been increased to \$17,500. If you have any information on the whereabouts of Reyna, call Texas Crime Stoppers at 1-800-252-TIPS (8477) or text, "DPS plus your tip" to 274437 (Crimes) - anytime, day or night.



AUSTIN - RACE: White SEX: Male, DOB: 2/2/1990
HEIGHT: 5'9", WEIGHT: 145 lbs., AKA: Josh Reyna, Josue Marquez Reyna, Josue Josh Reyna.
LKA: 509 East Tulane LKC: Lubbock, Texas.
Wanted For: Aggravated Assault with a Deadly Weapon and on March 14, 2012, for Retaliation.
CCH: Aggravated Robbery, Unlawful possession of a Controlled Substance, Possession of Firearm by a Felon. Theft of Firearm. Burglary of a Vehicle.

Tampering with Government Records,

Reyna, born in Lubbock, Texas, has a lengthy criminal history. On November 21, 2011, he was identified as the suspect responsible for firing several shots at an occupied residence. On the following day, the Lubbock County Sheriff's Office issued a warrant for aggravated assault with a deadly weapon. Reyna has no known work history. He has family throughout West and Southwest Texas, including Lubbock, Seminole, Brownfield, Austin, San Antonio, Fabens and Eagle Pass. He may be in Coahuila, Mexico. **Caution:** Some family members have suspected ties to a Mexican drug cartel. **CAUTION:** Subject should be considered ARMED and DANGEROUS! <http://www.txdps.state.tx.us/texas10mostwanted/>

2. Crime Update:

Waco - Maragret Coomer was arrested for Forgery on Tuesday at 4:30 p.m. Police say Coomer appeared at Cobies on Dutton Avenue in Waco, on October 31st when the incident happened. Authorities will not release the specifics of what happened, but they had been searching for the suspect for a week.

Bellmead - Police were called on Sunday at 5:30 p.m. about a man who was trying to cash a forged check using paper identification without photo at the Corinth HEB. Police tried to approach Ricky Mack Dickens as he was walking away from the supermarket but he tried to run, leaving his 9 y/o son standing in the parking lot. Dickens was charged with Forgery, Fraudulent Possession of an ID, Abandonment of a Child, Possession.

Killeen - Police tried to pull over the motorcyclist at 9:45 p.m. at the 400 block of Elms Rd. for riding at 70 miles per hour in a 40 miles per hour zone. When officers tried to pull the man over he took off resulting in a high-speed chase headed westbound on Elms Rd to Hiway 195 south. Chase speeds in excess of 130 mph ended when the motorcycle ran out of

gas near the main gate of Fort Hood. The suspect is believed to be a soldier; no names have been released.

3. 'Tis the season to be jolly, FA, LA, LA, LA, LA, LA, LA, LA, FRAUD! - Don't Let Phishers and Scammers Spoil Your Holiday Season.

Thieves don't share your civil sense of Peace on Earth and Goodwill Toward Men when it comes to Fraud and Identity Theft: RE:

<http://www.ftc.gov/bcp/edu/microsites/idtheft/>

Identity theft starts with the misuse of your personally identifying information such as your name and Social Security number, credit card numbers, or other financial account information. For identity thieves, this information is as good as gold.

Skilled identity thieves may use a variety of methods to get hold of your information, including:

Dumpster Diving. They rummage through trash looking for bills or other paper with your personal information on it.

Skimming. They steal credit/debit card numbers by using a special storage device when processing your card.

Phishing. They pretend to be financial institutions or companies and send spam or pop-up messages to get you to reveal your personal information.

Changing Your Address. They divert your billing statements to another location by completing a change of address form.

Old-Fashioned Stealing. They steal wallets and purses; mail, including bank and credit card statements; pre-approved credit offers; and new checks or tax information. They steal personnel records, or bribe employees who have access.

Pretensing. They use false pretenses to obtain your personal information from financial institutions, telephone companies, and other sources.

Once they have your personal information, identity thieves use it in a variety of ways.

Credit card fraud:

- New credit card accounts opened in your name. They use the cards but don't pay the bills; the delinquent accounts appear on your credit report.
- Change the billing address on your credit card; you no longer receive bills, but they run up charges on your account. Bills are sent to a different address, it may be some time before you realize there's a problem.

Phone or utilities fraud:

- New phone or wireless account in your name, or run up charges on your existing account.
- Or, they may use your name to get utility services like electricity, heating, or cable TV.

Bank/finance fraud:

- Create counterfeit checks using your name or account number.
- They may open a bank account in your name and write bad checks.
- They may clone your ATM or debit card and make electronic withdrawals your name, draining your accounts.
- They may take out a loan in your name.

Government documents fraud:

- They may get a driver's license or official ID card issued in your name but with their picture.
- Use your name and Social Security number to get government benefits.
- They may file a fraudulent tax return using your information.

Other fraud:

- They may get a job using your Social Security number.
- They may rent a house or get medical services using your name.
- They may give your personal information to police during an arrest. Then you get arrested when they don't show-up for court.

The best way to find out is to monitor your accounts and bank statements each month, and check your credit report on a regular basis. If you check your credit report regularly, you may be able to limit the



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damage caused by identity theft. Unfortunately, many consumers learn that their identity has been stolen after some damage has been done:

- When bill collection agencies contact you for debts you never incurred.
- You apply for a mortgage or car loan and learn that problems with your credit history are holding up the loan.
- Or, when you get something in the mail about an apartment you never rented, a house you never bought, or a job you never held.

a company from continuing to collect debts that result from identity theft, or selling them to others for collection. An Identity Theft Report is also needed to place an extended fraud alert on your credit report.

You may not need an Identity Theft Report if the thief made charges on an existing account and you have been able to work with the company to resolve the dispute. Where an identity thief has opened new accounts in your name, or where fraudulent charges have been reported to the consumer reporting agencies, you should obtain an Identity Theft Report so that you can take advantage of the protections you are entitled to.

In order for a police report to entitle you to the legal rights mentioned above, it must contain specific details about the identity theft. You should file an ID Theft Complaint with the FTC and bring your printed ID Theft Complaint with you to the police station when you file your police report. The printed ID Theft Complaint can be used to support your local police report to ensure that it includes the detail required.

A police report is also needed to get copies of the thief's application, as well as transaction information from companies that dealt with the thief. To get this information, you must submit a request in writing, accompanied by the police report, to the address specified by the company for this purpose. You can find more information and a model letter here.

It's difficult to predict how long the effects of identity theft may linger. That's because it depends on many factors including the type of theft, whether the thief sold or passed your information on to other thieves, whether the thief is caught, and problems related to correcting your credit report. Victims of identity theft should monitor financial records for several months after they discover the crime. Victims should review their credit reports once every three months in the first year of the theft, and once a year thereafter. Stay alert for other signs of identity theft.

Don't delay in correcting your records and contacting all companies that opened fraudulent accounts. Make the initial contact by phone, even though you will normally need to follow up in writing. The longer the inaccurate information goes uncorrected, the longer it will take to resolve the problem.

Armed with the knowledge of how to protect yourself and take action, you can make identity thieves' jobs much more difficult.

DETER: While nothing can guarantee that you won't become a victim of identity theft, you can minimize your risk, and minimize the damage if a problem develops, by making it more difficult for identity thieves to access your personal information:

- Protect your Social Security number.
- Treat your trash and mail carefully.
- Be on guard when using the Internet.
- Select intricate passwords.
- Verify sources before sharing information.
- Safeguard your purse and wallet.
- Store information in secure locations.
- Protect your Social Security number.

Don't carry your Social Security card in your wallet or write your Social Security number on a check. Give your Social Security number only when absolutely necessary, and ask to use other types of identifiers. If your state uses your Social Security number as your driver's license number, ask to

substitute another number. Do the same if your health insurance company uses your Social Security number as your policy number.

Your employer and financial institutions will need your Social Security number for wage and tax reporting purposes. Other businesses may ask you for your Social Security number to do a credit check if you are applying for a loan, renting an apartment, or signing up for utilities. Sometimes, however, they simply want your Social Security number for general record keeping. When unsure, ask:

- Why do you need my Social Security number?
- How will my Social Security number be used?
- How do you protect my Social Security number from being stolen?
- What will happen if I don't give you my Social Security number?

Getting satisfactory answers to these questions will help you decide whether you want to share your Social Security number with the business. The decision to share is yours.

To thwart an identity thief who may pick through your trash or recycling bins to capture your personal information, always shred your charge receipts, copies of credit applications, insurance forms, physician statements, checks and bank statements, expired charge cards that you're discarding, and credit offers you get in the mail.

To opt out of receiving prescreened offers of credit in the mail, call: 1-888-5-OPT-OUT (1-888-567-8688). Note: You will be asked to provide your Social Security number which the consumer reporting companies need to match you with your file.

Deposit your outgoing mail containing personally identifying information in post office collection boxes or at your local post office, rather than in an unsecured mailbox. Promptly remove mail from your mailbox. If you're planning to be away from home, contact the U.S. Postal Service at 1-800-275-8777 or online at www.usps.gov, to request a vacation hold.

The Internet can give you access to information, entertainment, financial offers, and countless other services but, it can leave you vulnerable to online scammers, identity thieves and more. For practical tips to help you be on guard against Internet fraud, secure your computer, and protect your personal information, visit www.OnGuardOnline.gov.

Place passwords on your credit card, bank, and phone accounts. Avoid using easily available information like your mother's maiden name, your birth date, the last four digits of your Social Security number or your phone number, a series of consecutive numbers, or a single word that would appear in a dictionary. Combinations of letters, numbers, and special characters make the strongest passwords. When opening new accounts, you may find that many businesses still ask for your mother's maiden name. Find out if you can use a password instead.

Don't give out personal information on the phone, through the mail, or on the Internet unless you've initiated the contact and are sure you know who you're dealing with. Identity thieves are clever, and may pose as representatives of banks, Internet service providers (ISPs), and even government agencies to get people to reveal their Social Security number, mother's maiden name, account numbers, and other identifying information.

Check an organization's website by typing its URL in the address line, rather than cutting and pasting it. Many companies post scam alerts when their name is used improperly. Or call customer service using the number listed on your account statement or in the telephone book.

Protect your purse and wallet at all times. Don't carry your Social Security number or card; leave it in a secure place. Carry only the identification information and the credit and debit cards that you'll actually need when you go out.



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Keep your personal information in a secure place at home, especially if you have roommates, employ outside help, or are having work done in your house. Share your personal information only with those family members who have a legitimate need for it. Keep your purse or wallet in a safe place at work; do the same with copies of administrative forms that have your sensitive personal information.

Ask about information security procedures in your workplace or at businesses, doctor's offices or other institutions that collect your personally identifying information. Find out who has access to your personal information and verify that it is handled securely. Ask about the disposal procedures for those records as well. Find out if your information will be shared with anyone else. If so, ask how your information can be kept confidential.

Many states have laws that let consumers "freeze" their credit - in other words, letting a consumer restrict access to his or her credit report. If you place a credit freeze, potential creditors and other third parties will not be able to get access to your credit report unless you temporarily lift the freeze. This means that it's unlikely that an identity thief would be able to open a new account in your name. Placing a credit freeze does not affect your credit score - nor does it keep you from getting your free annual credit report, or from buying your credit report or score.

Credit freeze laws vary from state to state. In some states, anyone can freeze their credit file, while in other states, only identity theft victims can. The cost of placing, temporarily lifting, and removing a credit freeze also varies. Many states make credit freezes free for identity theft victims, while other consumers pay a fee - typically \$10. It's also important to know that these costs are for each of the credit reporting agencies. If you want to freeze your credit, it would mean placing the freeze with each of three credit reporting agencies, and paying the fee to each one.

The best way to detect identity theft is to monitor your accounts and bank statements each month, and check your credit report on a regular basis.

The law requires each of the major nationwide consumer reporting agencies to provide you with a free copy of your credit report, at your request, once every 12 months. If an identity thief is opening credit

accounts in your name, these accounts are likely to hold up on your credit report. To find out, order a copy of your credit reports.

Once you get your reports, review them carefully. Look for inquiries from companies you haven't contacted, accounts you didn't open, and debts on your accounts that you can't explain. Check that information, like your Social Security number, address(es), name or initials, and employers are correct. If you find fraudulent or inaccurate information, get it removed. See [Correcting Fraudulent Information in Credit Reports](#) to learn how. Continue to check your credit reports periodically, especially for the first year after you discover the identity theft, to make sure no new fraudulent activity has occurred.

An amendment to the federal Fair Credit Reporting Act requires each of the major nationwide consumer reporting companies to provide you with a free copy of your credit report, at your request, once every 12 months. To order your free annual report from one or all the national consumer reporting companies, visit www.annualcreditreport.com, call toll-free 877-322-8228, or complete the Annual Credit Report Request Form and mail it to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. You can print the form from ftc.gov/credit. Do not contact the three nationwide consumer reporting companies individually; they provide free annual credit reports only through www.annualcreditreport.com, 877-322-8228, and Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

4. On The Horizon - A Message For "Preppers"; Take a Lesson from the Victims of Hurricane Sandy Who Didn't Pay Attention to Hurricane Katrina.

Even if you're not a news junkie like me, you couldn't have missed the destruction hurricane Sandy has done to the northeast, New Jersey, New York, and the extreme weather that followed hampering recovery. You should realize by now that when the worst occurs, the last agency you can depend on to keep your family safe and secure is the U.S. Government!

The next issue will be a review from prior issues of emergency preparedness, survivability, and risk assessment of potential occurrence of disastrous events.