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To: Taskforcecomments

False application for credit and or identity theft has been around since the mid 1980s. Protection of personal data is important but with a history of open use of SS# for in personal identification as well as the billions of past public documents on file in the United States, improved data protection is only part of the solution.

The ease of credit issuance in the United States lends itself to this crime as does the multijurisdictional law enforcement reality in the investigation and prosecution of this type of crime. Is the crime committed where the fraud/phony application is created, sent from, at the credit issuer's location or location where the credit instrument is used?

Better monitoring of credit requests by individuals, defined rules for changing credit information, a national law enforcement approach and a true identity mailing address database would dramatically decrease the occurrences of identity theft.

These actions would help.

- 1) All person's address changes for credit references should only be done by the USPS. The recipient of mail would have to provide ID and visit the post office or make the request to a letter carrier to change an address. Only the USPS could initiate a change of address by sending notification to all the credit reporting agencies and persons listed for notification by the mail recipient.
- 2) The USPS should establish a positive ID list of all mail recipients in the United States. This should be available on line for credit issuing companies or credit bureaus.
- 3) The USPS Postal Inspectors should be given the authority to investigate identity theft under the mail fraud statutes.
- 4) Notification in writing of any and all credit requests for an individual should be sent by the credit issuing company to the person at his official address. Any person receiving this notice that did not request credit should report the event to the Postal Inspectors for investigation.

Your truly;

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