

From: Michael L. Meline [mmeline@aeafcu.org]  
Sent: Tuesday, January 09, 2007 4:37 PM  
To: Taskforcecomments  
Subject: FW: Identity Theft feedback

Hello,

My name is Michael L. Meline Jr. I am a former Deputy Sheriff with Yuma County Arizona. I currently serve as the Security Manager/Financial Crimes Investigator for AEA Federal Credit Union. I am sending this E-Mail in response to a letter I received from the International Association of Financial Crimes Investigators as attached;

“The President's Identity Theft Task Force announced that it is seeking public comment on various possible recommendations to improve the effectiveness and efficiency of the federal government's efforts to reduce identity theft. The Task Force is chaired by Attorney General Alberto R. Gonzales and co-chaired by Federal Trade Commission Chairman Deborah Platt Majoras and participants include the Securities and Exchange Commission and other federal agencies.

In preparing to produce a final strategic plan to the President, the Task Force is considering, among other things, various ways to improve the coordination and effectiveness of criminal prosecution of identity theft, to enhance data protection for sensitive consumer information maintained by the public sector, private sector, and the consumer himself or herself, and to provide more comprehensive and effective guidance for consumers and the business community. The Task Force also is considering ways to improve recovery and assistance for consumers following a breach or misuse of their information.

For a summary of issues being considered by the Task Force and instructions on how to submit comments, please visit the Department of Justice's web site at <http://www.usdoj.gov/ittf/> or the Federal Trade Commission's website at <http://www.ftc.gov/bcp/edu/microsites/idtheft/taskforce.htm>.

The Task Force has been working diligently since its inception in May 2006 to develop a comprehensive strategy for steps the federal government can take to combat identity theft (<http://www.usdoj.gov/ittf/>).”

I have a great deal of experience in handling these cases and would like to offer my opinions in an attempt to assist;

First, as an investigator, I have experienced many troubles with the large banks and stores with respect to the release of information when I am conducting the investigations. Many large corporations do not release information to aid in the investigation of financial crimes. This is in part to strict customer privacy laws and rules. I would like to see some legislation that requires us to share information as long as we are able to provide proof that we are investigating an identity theft case.

Second, not all law enforcement agencies understand that they can take the case, regardless of the location of the victim. I am currently investigating a case where a person is counterfeiting checks in California. I called the Los Angeles Police department and alerted them as to the two different stores currently being used, so that the criminal could be caught immediately. The financial crimes detective told me that even though our credit union (and our members) was a victim of identity theft, we could not be a victim in California since we do not reside in California. He required me to file an “informational” report in Arizona.

Third, I counsel people on a daily basis about identity theft. Most do not understand the importance of reviewing their credit report. They do not understand the extent of mail theft, and do not know they can lock their mailboxes. I feel so strongly about the need to educate the community, that I have created a partnership with the Arizona Attorney General’s Office and will be presenting a Community Fraud Fair to the community with AEA Federal Credit Union taking responsibility for all costs of the fraud fair (with the exception a few donations). See the attached flier. I would like to see a public information campaign.

Fourth, I have counseled many people on the importance of keeping their Social Security Numbers private. Unfortunately, the military identification cards and some governmental health cards had the Social Security Numbers on them. We need to find a way to get these Social Security Numbers off of identification cards.

Finally, I see a great deal of Canadian Lottery Schemes on a daily basis. I have a large number of these letters and fake checks in my drawer where we have been able to intercept the public, prior to their losing money. These schemes are hitting so hard, that we have created our own public information program. I have been on the local news (Channel 11 News) on many occasions, warning the public of these scams. We have also placed signs all over our credit union to alert our members of the threats involved with these types of scams. I understand that these do not always involve Identity Theft, but many of these people obtain a great deal of identity theft related information. Some of

the “registration forms” provide all information necessary to take the people’s identity and more. I cannot prove it yet, but I believe this is one reason for the large number of fraudulent credit card transactions that occur daily.

I am willing to do whatever is necessary to ensure that we protect the people of the United States from this serious problem as necessary. Please let me know how I can help.

Thank You,

Michael Lee Meline Jr.

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Security Manager

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# FREE Informative Community Event

AEA Federal Credit Union, KYMA TV and the  
Arizona Attorney General's Office Present:

# Community Fraud Fair

## **STOP** Scams and Identity Theft

## Saturday, January 27

## 10am to 3pm

National Guard Armory  
(Yuma Readiness and Community Center)  
6550 E 24th Street - Off of Araby Road

Learn how to protect yourself from identity theft and scams.

- ▶ **FREE** Information and Special Guest Speakers
- ▶ **FREE** Classes and Identity Theft Counseling
- ▶ **FREE** Fingerprint ID Cards for Children

Sponsored By:



## Food, Fun and Prizes!

## A People Helping People Event