



Park Villas North

Official Newsletter of Park Villas North Condominium Association

BOARD OF DIRECTORS - 2011

Elaine Hartnett – President
Cynthia Graham – Vice President
Paul Van Deusen - Treasurer
Nancy Unfried – Secretary
Jerry Fu – Member at Large

CONTACT INFORMATION

It is very important that we have current contact information for both you and your tenant in the event of an emergency. An example would be you go out of town and someone reports that your unit is flooding. If we have current contact information, we would be able to contact you or your tenant to gain access to your unit. In addition it is important to know what vehicle you or your tenants are driving in case there is a problem with your parking space or car. Please take the time to fill out the form recently mailed to you in order to supply information to Howerton Management as soon as possible so we can be of greater service to you.

NEIGHBORHOOD WATCH – NATIONAL NIGHT OUT

On August 2nd, 2011, Park Villas North's Neighborhood Watch team held a National Night Out Against Crime in conjunction with the command staff of the San Diego Police Department Eastern Division. Thanks to the hard work and efforts of PVN board members Cynthia Graham, Nancy Unfried and Elaine Hartnett, over 20 people attended the event held at our new picnic area by the West Pool (light refreshments were served). In addition, members of the San Diego Police Department Eastern Division and San Diego city councilwoman Laurie Zapf dropped by to introduce themselves and chat with homeowners. Everyone who attended the event took home a pamphlet containing important crime prevention and reporting tips. To view pictures from this event and other PVN information please go to parkvillasnorth.com.

HOME SECURITY

This section contains tips on personal security when you are at home. They are simple, common sense suggestions that will help keep you safe. Keep all doors and windows locked, even if you are just going out "for a minute." Install deadbolt locks on all doors. Don't give service people working in your home access to your keys. Re-key or change all locks when moving into a new home. Keep drapes or blinds closed at night but

leave some lights on. Leave drapes or blinds partially open during the day. Never dress in front of uncovered windows, always close the drapes or blinds. Know your neighbors and keep their phone numbers handy. Have a friend or neighbor check on you periodically if you are home alone. Do not let, newspapers phone books,

advertising flyers and tags accumulate around your front door letting people think you might be away. Keep your entrance clean and neat so it looks like your unit is occupied. Have government and other regular checks deposited directly into your bank account. Know who is at your door before opening it. Never let a stranger enter your home to use the telephone. Offer to make the call yourself in an emergency. Don't rely on chain locks for security; they are only good for privacy. Call the police if you hear or see something suspicious. (911) or non emergency (619-531-2000).

CAR SECURITY

Here are some important tips on how to secure your vehicles to prevent break ins and car, truck and motorcycle thefts. Homeowners should be on the look out for "car prowlers" who move through parking lots looking into car windows and then try opening door handles to steal any items left in a car. Always lock your vehicle, use a club or other steering wheel locking device and activate your car alarm. Remove all possessions every evening when you park and secure your vehicle for the night including items from your glove compartment which could be used to identify you or your car (insurance information, registration, etc.) since this could also lead to identity theft. Do not leave your parking gate opener in the car at night. Make sure you have serial numbers written down for all equipment that you store in your car or truck during the day. Most importantly report all suspicious activity you see to the police. Most arrests start as a call from a concerned citizen.

BIKE SECURITY

Mission Valley is a great place for biking unfortunately it is also a place where many bikes are stolen. To insure that your bike is safe and secure please do not store it on your porch or under the stairway in plain sight. Rather store your bike securely on your patio out of view of prying eyes. Not only will this keep your bike safe and secure but it will also help keep Park Villas North looking neat and tidy.

IDENTITY THEFT

If you suspect identity theft or just want to know your credit score you can obtain a free credit report from each credit reporting agency every 12 months. You are not required to order all 3 credit reports at the same time but can stagger the free reports over the year. To order your report: go to annualcreditreport.com or call (877) 322-8228. See important tips for preventing fraud and identity theft on the back page of this newsletter

TIPS FOR PREVENTING FRAUD AND IDENTITY THEFT: PART IV

Protecting personal information

- Give out credit card, bank account, or other personal information only when you have initiated the contact or know and trust the person you are dealing with. Beware of e-mail or telephone promotions designed to obtain personal information.
- Put strong passwords on your credit card, bank, and other accounts. Avoid using easily remembered numbers or available information like mother's maiden name, date of birth, phone number, or the last four digits of your Social Security number. Passwords should be more than eight characters in length, and contain both capital letters and at least one numeric character. Use of non-dictionary words is also recommended.
- Memorize your passwords. Don't carry them in your purse or wallet.
- Keep personal information in a secure place at home, especially if you have roommates, employ outside help, or are having work done in your home.
- Make sure that the copying machines used by you and others who have your personal data, e.g., tax preparers, have data security measures installed to prevent unauthorized access to data on the copier's disk.
- Protect your health insurance cards like you would your credit cards. If asked for your policy numbers or any other personal information in a doctor's office make sure no one else is near enough to hear or see them. And protect your Medicare card number as you would your Social Security number.
- Shred or tear up any documents with personal or financial information before throwing them in the trash. Use a cross-cut shredder.

Using credit cards

- Never loan your card to anyone.
- Pay attention to billing cycles. Check with the credit card company if you miss a bill to make sure that your address has not been changed without your knowledge.
- Only put the last four digits of your account number on checks you write to your credit card company. It knows the whole number and anyone who handles your check as it is processed won't have access to the number.
- Notify your credit card companies and financial institutions in advance of any address or phone number changes.
- Bring home all credit card receipts and match them against your monthly statements. Look for charges you didn't make. Dispose of them at home. Never toss your receipts in a public trash container.
- Call the credit card company or bank involved if a new credit card you applied for hasn't arrived in a timely manner.
- Monitor the expiration dates of your credit cards and contact the card issuer if new cards are not received

- Report all lost or stolen credit cards immediately. Contact the issuer if replacement cards are not received.
- Sign and activate new credit cards promptly on receipt. Or write "See ID" on the back of the card. Then a thief won't have your signature.
- Never put your credit card number on a post card or on the outside of a mailing envelope.
- Make sure only the last four digits of your credit card number show up on your receipts. A 2001 state law banned the use of full credit card numbers on electronically printed receipts and gave businesses three years to comply. (Note that the merchant copy can show the full credit card number.) Report non-complying businesses to the Methamphetamine Strike Force hotline at (877) 662-6384.
- Cancel accounts you don't use or need. Carry only the cards and identification you need when you go out.
- Tear into small pieces or shred any pre-approved credit card offers. They can be used by thieves to order cards in your name.
- Ask your credit card company to stop sending blank checks. Call (888) 567-8688, the Consumer Credit Reporting Industry Opt-In and Opt-Out toll-free number, to stop pre-approved credit offers.

Protecting your Social Security number

- Examine your Social Security Personal Earnings and Benefits Estimate Statement for possible fraud. You will receive it about three months before your birthday each year.
- Provide your Social Security number only when it is required by a government agency, employer, or financial institution. Never use it for identification. Don't carry your number or card in your purse or wallet. Don't write it on a check.
- Do not have your Social Security or drivers license number printed on your checks.

Managing your accounts

- Keep a record in a secure place of all your credit card, and bank and investment account and phone numbers for quick reference if identity theft occurs.
- Review your bank statements carefully. Match your checkbook entries against paid checks. Look for checks you didn't write.
- Never leave transaction receipts at bank machines or counters, trashcans, gasoline pumps, etc.
- Wait until a check clears before withdrawing any of it to send back the payer. In a common check scam a person will send or give you a check and ask you to deposit it in your bank and then wire back a portion of the amount, leaving you with a net profit. This will sound like a good deal but the check will be counterfeit. It will be returned to your bank and the full amount deducted from your account. You can also avoid this problem by not cashing the check in the first place if you are suspicious about it.