

PROTECT YOURSELF FROM ID FRAUD

1. The next time you order checks have only your initials (instead of first name) and last name put on them. If someone takes your checkbook, they will not know if you sign your checks with just your initials or your first name, but your bank will know how you sign your checks.
2. When you are writing checks to pay on your credit card accounts, DO NOT put the complete account number on the "For" line. Instead, just put the last four numbers. The credit card company knows the rest of the number, and anyone who might be handling your check as it passes through all the check processing channels won't have access to it.
3. Put your work phone # on your checks instead of your home phone. If you have a PO Box use that instead of your home address. If you do not have a PO Box, use your work address. Never have your SS# printed on your checks. (DUH!) You can add it if it is necessary. But if you have it printed, anyone can get it.
4. Place the contents of your wallet on a photocopy machine. Do both sides of each license, credit card, etc. You will know what you had in your wallet and all of the account numbers and phone numbers to call and cancel. Keep the photocopy in a safe place. I also carry a photocopy of my passport when I travel either here or abroad.

CRITICAL INFORMATION TO LIMIT DAMAGE DONE WHEN ID IS STOLEN

1. Cancel our credit cards immediately. Have available the toll free numbers and your card numbers so you know whom to call. Keep those where you can find them. And keep a copy in a place separate from your wallet or purse.
2. File a police report immediately in the jurisdiction where your credit cards, etc. were stolen. This proves to credit providers you were diligent, and this is a first step toward an investigation (if there ever is one).
3. Call the 3 national credit reporting organizations immediately to place a fraud alert on your name and Social Security number. The alert means any company that checks your credit knows your information was stolen, and they have to contact you by phone to authorize new credit. Once that alert is on their records, no additional damage is likely to be done.

These are the numbers you will need to contact if your wallet, with your personal ID and credit cards have been stolen:

- 1.) **Equifax: 1-800-525-6285**
- 2.) **Experian (formerly TRW): 1-888-397-3742**
- 3.) **Trans Union: 1-800-680-7289**
- 4.) **Social Security Administration (fraud line): 1-800-269-0271**
- 5.) Your particular credit card company's #s.

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