

KEEPING YOUR IDENTITY SECURE

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 how you sign your checks.
2. When you are writing checks to pay on your credit card accounts, just put the last four numbers of your Credit Card on it. The Credit Card Company knows the rest of the number.
3. Put your work phone # on your checks, a PO Box instead of your home address or use your work address. Never have your SS# printed on your checks. (DUH!)
4. Photocopy the contents of your wallet. Doth sides of everything! Keep the photocopy in a safe place. Carry a photocopy of my passport when I travel either here or abroad. We've all heard horror stories about fraud that's committed on us in stealing a name, address, Social Security number, and credit cards. Unfortunately, I, an attorney, have firsthand knowledge because my wallet was stolen last month. Within a week, the thief(s) ordered an expensive monthly cell phone package, applied for a VISA credit card, had a credit line approved to buy a computer, received a PIN number from DMV to change my driving record information online, and more.
5. Men, purchase a belt loop wallet, (AAA Auto Club) it keeps things more secure and keeps bulk out of your pockets.

Limit the damage in case this happens to you or someone you know:

1. Cancel credit cards immediately. Keep the toll free numbers and your card numbers handy so you know whom to call.
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. By the time I was advised to do this, almost two weeks after the theft, all the damage had been done. There are records of all the credit checks initiated by the thieves' purchases, none of which I knew about before placing the alert. Since then, no additional damage has been done, and the thieves threw my wallet away. This weekend someone turned it in. It seems to have stopped them dead in their tracks.

Now, here are the numbers you always need to contact about your wallet, etc. has 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