

PREVENTING IDENTITY THEFT

Here are some quick ideas to help prevent identity theft.

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. 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 Social Security number printed on your checks.
3. Place the contents of your wallet on a photocopy machine; print 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.
4. We have been told we should cancel your credit cards immediately. But the key is having the toll free numbers and your card numbers handy so you know whom to call. Keep those where you can find them easily.
5. File a police report immediately in the jurisdiction where it was stolen, this proves to credit providers you were diligent, and is a first step toward an investigation (if there ever is one).
6. But here's what is perhaps most important. Call the three 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.
 - a. Equifax: 1-800-525-6285
 - b. Experian (formerly TRW): 1-888-397-3742
 - c. Trans Union: 1-800-680-7289
 - d. Social Security Administration (fraud line): 1-800-269-0271

Good Luck and be very careful.

