

Tips For Identity Theft Protection



1. The next time you order checks, have only your initials (*instead of first name*) and last name printed on them. If someone steals your checkbook, they will have no idea if you sign your checks with just your initials or your first name. The bank, however, will know exactly how you sign them.
2. Do not sign the back of your credit cards; instead, write the words "PHOTO ID REQUIRED".
3. When you are writing checks to pay your credit card bills, DO NOT put the complete account number on the "For" line; instead, write only the last four digits.. The credit card company knows the remaining missing numbers, and anyone who might be handling your check as it passes through all the check processing channels, won't have access to it.
4. Put your work phone # on your checks instead of your home phone. If you have a P.O Box, use that instead of your home address. If you do not have a P.O. Box, use your work address. Never have your SS# printed on your checks. You can hand write it in, if necessary, but if it's printed, anyone can use it to *their* advantage.
5. Photocopy critical contents of your wallet. Make sure to do both sides of each credit card, license, etc. That way, in case of theft, you will have record of what was in your wallet listing account numbers and phone numbers to call immediately to have your credit cards cancelled. Keep the photocopies in a safe place.
6. When traveling home or abroad and you're carrying your passport, bring a photocopy with you as well.
7. File a police report immediately in the jurisdiction where your credit cards, critical documents, etc., were stolen. This proves to credit providers you were diligent, and this is the first step towards an investigation.
8. 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.

Contact Numbers:

- 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