

# Identity Theft & Fraud Alerts

**T**he next time you order checks, have only your initials (instead of your first name) and last name put on them. If someone takes your check book 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.

Put your work phone number 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 Social Security number printed on your checks. You can add it if it is absolutely necessary. If you do decide to have it printed, remember, anyone can gain access to it.

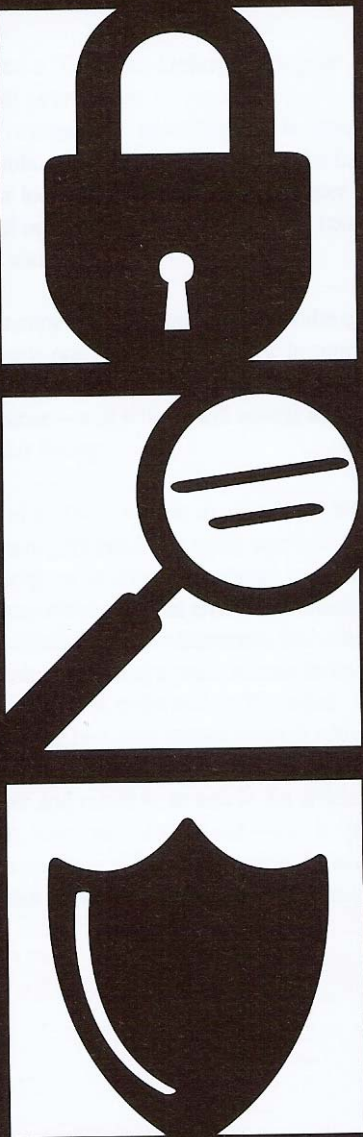
Place the contents of your wallet on a photocopy machine, copy both sides of each license, credit card, etc. This way, you will know exactly what you had in your wallet and have all of the account numbers and phone numbers so that you are able to call and cancel the cards. Keep the photocopy in a safe place. It is also a good idea to carry a photocopy of your passport when traveling abroad.

We have all heard the fraud horror—from stealing names, addresses, Social Security numbers, credit cards, etc. This story is about a lawyer who had his wallet stolen a few months ago. Within one week, the thief had ordered an expensive monthly cell phone package, applied for a Visa credit card, had a credit line approved to buy a Gateway computer, received a PIN number from DMV to change the lawyer's driving record information online, and more.

Here is some critical information to limit the damage in case this happens to you or someone you know:

- We have all been told to cancel our 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.
- File a police report immediately in the jurisdiction where it was stolen, this proves to credit providers you were diligent, and is the first step toward an investigation if there ever is one.
- 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 lines of credit. The numbers are: Equifax: 1-800-525-6285; Experian (formerly TRW): 1-888-397-3742; Trans Union: 1-800-680-7289; and the Social Security Administration (fraud line): 1-800-269-0271.

By the time the lawyer was advised to do these things, almost two weeks after the theft, all the damage had been done. There were records of all the credit checks initiated by the thieves' purchases, none of which he knew about before placing the alert. Since then, no additional damage has been done, and the thieves recently threw his wallet away (someone turned it in). It seems to have stopped them in their tracks.



## COMMON WAYS ID THEFT HAPPENS

**Dumpster Diving:** Identity thieves rummage through trash looking for bills or other paper with your personal information on it.

**Skimming:** Credit/debit card numbers are stolen by using a special storage device when processing your card.

**Phishing:** Thieves pretend to be financial institutions or companies and send spam or pop-up messages to get you to reveal your personal information.

**Changing the Address:** Diverting your billing statements to another location by completing a "change of address" form is yet another popular identity theft method.



## DETER

**DETER:** Deter identity thieves by safeguarding your information.



## DETECT

**DETECT:** Detect suspicious activity by routinely monitoring your financial accounts and billing statements.



## DEFEND

**DEFEND:** Defend against identity theft as soon as you suspect a problem.