

Attorney's Advise on 'Consumer Credit/Identity Safety'

Read this and make a copy for your files in case you need to refer to it someday.
(A corporate Attorney sent the following out to the employees in his company.)

Here's some critical information to limit the damage in case your wallet (or a friend's get stolen or lost:

1. Do not sign the back of your credit card s. Instead, put "**PHOTO ID REQUIRED.**"
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 #** (if possible) 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. Copy **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. We've all heard horror stories about fraud that's committed on us in stealing a Name, address, Social Security number, credit cards.
5. We have been told we should 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.
6. 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).

But here's what is perhaps most important of all: (I never even thought to do this.)

7. Call the 3 national credit reporting organizations **immediately** to place a fraud alert on your name and also call the Social Security fraud line number. I had never heard of doing that until advised by a bank that called to tell me an application for credit was made over The Internet in my name. 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. This seems to stop theives dead in their tracks.

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

- 1.) Equifax: **800-525-6285**
- 2.) Experian (formerly TRW): **888-397-3742**
- 3.) Trans Union : **800-680-7289**
- 4.) Social Security Administration (fraud line):**800-269-0271**
