

TIP SHEET

PREVENT IDENTITY THEFT

Identity theft is on the increase, and it can cause real damage to your bank account, credit rating, and peace of mind. Here are some tips for avoiding it and for coping with it if should occur.

PREVENTION

1. Keep toll free numbers for your credit card companies handy so you know how to reach your credit card companies and banks if your wallet or purse is lost or stolen.
2. When you order checks include only your first initial and last name, but keep your full signature on file with the bank. This makes it harder for the thief to know how to sign your name, and will make a forged signature more noticeable to the bank.
3. If you write checks to pay credit card bills, do not put the complete account number on the memo line. Just put the last four numbers. The credit card company knows the rest of the number, but others who handle your check during processing won't be able to get it.
4. Never have your Social Security Number printed on your checks.
5. Avoid using your home phone and address on your checks if you have other options, such as cell phone or P.O. Box number.
6. Make a photocopy of the contents of your wallet. Copy both sides of each license, credit card, etc. Keep your photocopy in a safe place for reference when you need it.

REPORTING

7. Call the three national credit-reporting organizations immediately to place a fraud alert on your name and Social Security Number. A fraud 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.
 - Equifax 1-800-525-6285
 - Experian 1-888-397-3742
 - Social Security 1-800-680-7289
8. File a police report immediately in the jurisdiction where your ID is stolen. This proves to credit companies you are diligent. It also is the first step to begin an investigation.