

Online Security

Fraud Prevention Tips

Prevent thieves from damaging your good credit and stealing your identity.

1. Do not sign the back of your credit cards. Instead, write "PHOTO ID REQUIRED".
2. When you pay credit card accounts with checks, DO NOT put the complete account number on the memo line of the check. Instead, just add the last four digits. 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 the entire number.
3. 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 SS# printed on your checks. (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. Photocopy 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.
5. It's a good idea to carry a photocopy of your passport when you travel either here or abroad.

We've all heard horror stories about fraud: a stolen name, address, Social Security number, credit cards. If your wallet is stolen, within hours thieves will use your credit cards and information to order expensive items. Within days they can apply for another credit card or line of credit, receive a PIN number from the DMV to change your driving record information online, and more. To limit the damage in case this happens to you or someone you know:

1. You 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.
2. File a police report immediately in the jurisdiction where your credit cards, etc., were stolen. This proves to credit providers you were diligent and is a first step toward an investigation (if there is one).
3. Most importantly, call the three national credit reporting organizations immediately to place a fraud alert on your name and also call the Social Security fraud line 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 delay in reporting stolen cards can lead to more damage to your credit and your name.

The numbers you always need to contact about your wallet, if it has been stolen are:

Equifax: 1-800-766-0008 Experian (formerly TRW): 1-888-397-3742 Trans Union: 1-800-680 7289

Federal Trade Commission's Identity Theft Hotline: 1-877-438-4338

(or download a complaint form at www.consumer.gov/idtheft/)

Social Security Administration (fraud line): 1-800-269-0271

Remember that no government or credible corporate institution will ask you to divulge personal information, and do not respond to similar e-mails or offer any personal information.

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