

## TIPS for Avoiding and/or Dealing with Identity Theft

**The topic for the 1st quarter safety meeting is "Identity Theft".** Identity theft is a serious crime. People whose identities have been stolen can spend months or years - and their hard-earned money - cleaning up the mess thieves have made of their good name and credit record. In the meantime, victims may miss work, lose job opportunities, be refused loans, education, housing or cars, or even get arrested for crimes they didn't commit. Those of us who maintain personal information on others in the course of our public lives should make every effort to guard the privacy of that information.

Here are some simple tips and suggestions to help protect your identity:

1. The next time you order checks have only your initials (instead of first name) and last name put on them. If someone takes your checkbook, 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.
2. Do not sign the back of your credit cards. Instead, put "PHOTO ID REQUIRED".
3. 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.
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 add it if it is necessary. But if you have it printed, anyone can get it.
5. 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. You should also carry a photocopy of your passport when you 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, and credit cards.

Unfortunately, one attorney had firsthand knowledge because his wallet was stolen. Within a week, the thief(s) 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 the Department of Motor Vehicles to change his driving record information online, and more.

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

1. 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.

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 this is a first step toward an investigation (if there ever is one).

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

3. Call the national credit reporting organizations immediately to place a fraud alert on your name and Social Security number.
4. 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.

By the time the attorney mentioned above was advised to do this, almost two weeks after the theft, all the damage had been done. There are 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 threw his wallet away. Eventually someone found it and turned it in. It seems to have stopped them dead in their tracks.

Here are the numbers you should contact in the event your identity has been stolen:

- 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

For more information go to these web sites

- Federal Trade Commission:  
<http://www.consumer.gov/idtheft/>  
[http://www.consumer.gov/idtheft/consumertopics\\_bk.html](http://www.consumer.gov/idtheft/consumertopics_bk.html)  
<http://www.ftc.gov/bcp/online/pubs/credit/idtheftmini.pdf>
- Louisiana Office of the Attorney General  
<http://www.ag.state.la.us/publications/identitytheft.htm>