

Is Your Identity Safe?

Sigh! I still like to think of the world as a safe and kind place in spite of news that would indicate otherwise. However when the email below, which is NOT a hoax, was sent to me yet another time, I decided I had better share it with you. Numbers 4 and 5 you can do immediately! I have put a ** before them. Others actions are more time consuming or may feel more worried than you choose to be.

(NOTE: I've added a few comments of my own in parenthesis.)

Here is the email:

1. The next time you order checks use only your initials for your first name/s and then your last name 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. 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. (I don't think anyone does this any more!)

3. Do not sign the back of your credit cards. Instead, put "PHOTO ID REQUIRED". (It's annoying at the register but could be worth it!)

** 4. If you write 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 the channels won't have access to the number.

** 5. Place the contents of your wallet on a photocopy machine. Copy both sides of each license, credit card, etc. Then you will know what you had in your wallet and will have all of the account numbers and phone numbers needed 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. (NOTE: Be sure to get the cards etc back INTO your wallet right away so you have them when you next want to use them!)

The writer of this email goes on to say: Unfortunately, I, an attorney, have first hand knowledge because my wallet was stolen last month. 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 DMV to change my driving record information online, and more.

(FURTHER)

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

A. We have been told we should cancel our credit cards immediately. The key is having the toll free numbers and your card numbers handy so you know whom to call. Keep those numbers with the copies of your cards so you can find them. (If you don't want to cancel because you are like me and know that you often misplace things, you can call anyway and ask your card companies know to be on the alert. When I found the wallet I called them back.)

B. File a police report immediately in the jurisdiction where your credit cards, etc., disappeared. This proves to credit providers you were diligent, and this is a first step toward an investigation, if there ever is one. (Plus, sometimes the police keep their eyes out for the wallet! Yes- mine has been returned intact but then, I live in a small town in Vermont.)

But here's what is perhaps most important of all:

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

By the time I was advised to do this, almost two weeks after the theft, the damage had been done. There are records of all the credit checks initiated by the thieves' purchases, none of which I knew about before placing the alert. Since then, no additional damage has been done, and the thieves threw my wallet away. This weekend someone turned it in.

Here are the numbers you always need to contact to say that your wallet, etc., 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

Keep these numbers with the copies of your cards and you will have them if you need them. (I'm going to do what I preach- the minute I send this email to you.)

Hoping that you will take the action and never need it!

Joanna