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PROTECT YOURSELF AGAINST FRAUD!

AN ATTORNEY'S SIMPLE SUGGESTIONS TO HELP YOU KEEP YOUR MONEY WHERE IT BELONGS..... **IN THE BANK!**

- ☆ The next time you order personal checks, have only your initials (instead of first 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 full name, but your bank will know how you sign your checks.
- ☆ Do not sign the back of your credit cards. Instead, put "PHOTO ID REQUIRED".
- ☆ 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 the check processing channels won't have access to it.
- ☆ Put your work phone number 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 Social Security Number printed on you checks. You can add it if it is necessary.
- ☆ Place the contents of your wallet on a photocopy machine. DO 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 number to call and cancel. Keep the photocopy in a safe place. If you have a Passport, carry a photocopy of it whether you are traveling here or abroad.

We've all heard horror stories about fraud that have been committed on a friend or a friend of a friend. The Attorney who provided this advice had his wallet stolen. Within a week, the thief/thieves 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 DMV to change his driving record information online, and much more. Here is a bit of critical information to help limit the damage in case this happens to you or someone you know.

- ☆ You already know to cancel your credit cards immediately. 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.
- ☆ 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).

MOST IMPORTANT OF ALL:

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

Here are few phone numbers for the companies who should be first to know that your wallet/identification has been stolen:

Equifax:	800-525-6285
Experian:	888-397-3742
Trans Union:	800-680-1289
SS Administration	800-269-0271 (fraud line)

We all pass along jokes and all kinds of other information on the Internet to our friends, family and business associates, why not pass on something that could really help them!