

HOW TO AVOID IDENTITY THEFT

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 "memo" 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 of 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 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. If you have it printed on your checks 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. Also carry a photocopy of your passport when traveling either here or abroad.

But here's some critical information to limit the damage in case your wallet is lost or stolen:

1. Cancel your credit cards immediately. But the key is having the toll free numbers and your card numbers handy ;o 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 and other items were stolen. This proves to credit providers you were diligent, and this is a first step toward an investigation if one is undertaken.

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

3. 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 the numbers you always need to contact in the event of an identify theft:

- 1) Equifax: (800) 525-6285
- 2) Experian (formerly TRW): (888) 397-3742
- 3) Trans Union: (800) 680-7289
- 4) Social Security Administration (fraud line): (800) 269-0271

New Jersey residents are entitled by law to one free copy of their credit report per year. I recommend that it be done and any discrepancies immediately reported to the agencies.