

“ Identity Theft Prevention”

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.

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. Anyone who might be handling your check as it passes through all the check processing channels won’t have access to it.

Never have your SS# printed on your checks. You can add it if necessary. But if you have it printed, anyone can get it.

Place the contents of your wallet on a photocopy machine. Copy both sides of each license, credit card, etc. If your wallet is stolen, you will have a record of all the account numbers and phone numbers to cancel the cards. Keep the photocopy in a safe place. Also, carry a photocopy of your passport when you travel either here or abroad.

We’ve all heard horror stories about the fraud that’s committed by stealing a name, address, Social Security number, credit cards, etc. In a matter of hours, thieves can order monthly cell phone packages, apply for a VISA credit card, buy computers online, and more.

But here’s some critical information to limit the damage in case this happens to your or someone you know. 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 easily.

File a police report immediately in the jurisdiction where it was stolen. This proves to credit providers you were diligent, and is a first step toward an investigation (if there ever is one). But here’s what is perhaps most important: Call the three 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. It usually stops thieves in their tracks.

The numbers are:

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

Always check your credit card bill the minute it arrives. Thieves can scan your credit card and make a duplicate. According to the Secret Service, this happens most frequently at hotels and motels. One of our employees used his card twice; one of which was a motel chain in California. Within a week \$3,000 worth of computer equipment had been charged to his card and delivered to an empty warehouse. When another \$15,000 of equipment was ordered, the bank’s fraud department froze his card. This happened a second time to the same employee at a hotel chain in Florida. Six months later, a one-week trip to Disney World appeared on his statement. He still had both cards in his possession. But because the bank was notified immediately, the employee was not held responsible.

Reprinted from “News from the Harry A. Koch Co.”