

Protect Your Checks from Identity Theft !

When ordering checks:

- Have your initials, and NOT your first name, and last name printed on your checks. 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.
- Put your work phone number instead of your home phone.
- Put your PO Box Number or work address instead of your home address
- **NEVER** have your SS# printed on your checks. You can write it on if it is necessary.

When writing checks:

- When you are writing checks to pay on your credit card account, DO NOT put the complete account number on the "For" line. Just put the last four numbers. The credit card company knows the rest of the number.
- Never put an account number on the "for" line of the check. Your bill stub contains the account number.

More safety tips:

- Photocopy the front and back of all licenses, credit cards, etc. This creates a record of all of the account numbers and phone numbers to call if your wallet/purse gets stolen.
- Keep the photocopy in a safe place.
- Carry a photocopy of your passport when traveling.

What to do if your cards get stolen:

- IMMEDIATELY file a police report in the jurisdiction where it was stolen. This is a first step toward an investigation, and proves to credit providers that you were diligent.
- IMMEDIATELY cancel your credit cards. Have the toll free numbers and your card numbers handy so you know whom to call. Keep them where you can find them easily.
- IMMEDIATELY call the three national credit reporting organizations and Social Security Office to place a fraud alert on your name and Social Security number. Any company that checks your credit will then know that your information was stolen, and they have to contact you by phone to authorize new credit. 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

Act quickly. Identity thieves can do a lot of damage in just a few days!