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## IDENTITY THEFT

### The 10 Best Tips You Can Use Right Now!

Here are 10 suggestions you can take to help protect yourself.

1. The next time you order checks, have only your initials (instead of your first name) and last name put on them. If someone takes your checkbook, they won't 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. When you are writing checks to pay 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 all the check processing channels won't have access to it.
3. 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 don't have a PO Box, use your work address.
4. Never have your Social Security number or driver's license number printed on your checks. You can add it if it is necessary. But if you have it printed, anyone can get it.
5. 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 numbers to call and cancel. Keep the photocopy in a safe place. It's also a good idea to carry a photocopy of your passport when traveling abroad.
6. For couples or friends traveling together - each of you should carry a different, unique credit card. For example, one of you could carry a Visa card and one of you a Discover card. Don't both carry the same credit card! That way if one of you has their credit card stolen, you still have a valid credit card to use and aren't completely without funds while you are traveling.
7. Another tip for couples or friends traveling together - each of you should carry the other person's photo copies of their credit cards and passport. If someone steals your wallet or purse, your traveling companion still has copies of all your information.
8. When you're reading email, don't click on any of the links listed in the email message. No matter how tempting the offer is! This is a way 'phishers' use to direct you to their website and capture your credit card and Personal Information.
9. We are told to 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 these numbers where you can find them separate from your credit cards.
10. File a police report immediately in the city where your credit cards, purse or wallet were stolen. This proves to credit providers you were diligent, and this is a first step toward an Investigation.