

Help! My Identity was stolen!

We've all heard horror stories about fraud that's committed on us by thieves stealing a name, address, Social Security number, credit cards, etc. Within a week a thief could cause havoc on your credit, peace of mind and more. They could even change your driving record.

But here's some critical information to know:

Cancel your credit cards/checking account immediately.

The key to doing this is having the toll free numbers and your account numbers handy so you know whom to call. Keep those where you can find them easily.

File a police report immediately

Filing a police report proves to credit providers you were diligent, and is a first step toward an investigation.

Contact your local Department of Public Safety Driver's License Office

Contact the Department of Public Safety and Driver's License Office as soon as possible and report your stolen Driver's License. You will need them to be issued a new one.

Call one the three national credit reporting organizations immediately

Do this 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. This needs to be accomplished quickly to minimize the damage a thief may cause to your credit standing.

	Equifax	Experian	Trans Union
Address	P.O. Box 740241 Atlanta, GA 30374-0241	P.O. Box 2104 Allen, TX 75013	760 Sproul Road P.O. Box 390 Springfield, PA 19064-0390
Order Credit Report	1-800-685-1111	1-888-EXPERIAN (397-3742)	1-800-916-8800
Report Fraud	1-800-525-6285	1-888-EXPERIAN	1-800-680-7289

For GREAT tips on preventing, reporting or recovering from I.D. theft, follow the link below:

<http://www.ftc.gov/bcp/edu/microsites/idtheft/>

Tips to Protect your Information

On checks have only your initials (instead of first name) and last name put on them. If someone takes your check book 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 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 all the check processing channels won't have access to it.

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. But if you have it printed, anyone can get it.

Photo copy both side of the contents of your wallet ie. 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. Carry a photocopy of your passport when traveling abroad.