

TIPS TO PROTECT AGAINST FRAUD

- 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 and 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 is necessary. But if you have it printed, anyone can get it.
- 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. Also, be sure to carry a photocopy of your passport when you travel abroad.
- We are required to cancel our credit cards immediately if lost or stolen. 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 your wallet or purse was stolen, this proves to credit providers you were diligent, and is a first step toward an investigation (if there ever is one).
- If your purse or wallet is stolen be sure to 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.
- 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**