

**GOOD ADVICE ABOUT YOUR
CHECKBOOK**

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 will not know if you sign your checks with just your initials or your first name but the bank will know how you sign your checks.

- Do not sign the back of your credit cards. Instead, put **“PHOTO ID REQUIRED.”**

3. When writing your 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 the check-processing channels will not have access to the number.

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

5. Place the contents of your wallet on a photocopier 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, carry a photocopy of your passport when traveling either here or abroad. We have all heard horror stories about fraud that is committed on us in stealing a name, SSN# and credit cards.

6. When you check out of a hotel that uses cards for keys, and they all seem to do that now, **do not turn the “keys” in.** Take them with you and destroy them. Those little cards have on them all of the information that you gave the hotel, including address and credit card numbers and expiration dates. Someone with a card reader, or employee of the hotel, can access all that information with no problem whatsoever.

THINGS TO DO WHEN YOU HAVE A PROBLEM

1. We have been told to cancel our credit cards immediately. The key is having the toll free numbers and your credit cards handy so you know whom to call. Keep those where you can find them.

2. File a police report immediately in the jurisdiction where your credit cards etc. were stolen.

3. Call the three national reporting organizations immediately to place a fraud alert on your name and SSN#. The alert means that any company that checks your credit will know that your information has been stolen and they have to contact you by phone to authorize new credit. There are records of all the credit checks initiated by the thieves purchases.

Equifax: 1-800-525-6285

Experian: 1-888-397-3742

TransUnion: 1-800-680-7289

SSN Fraud Line: 1-800-269-0271