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PROTECT YOURSELF FROM IDENTITY THEFT

With identity theft becoming a growing problem, there are things each of us can do to minimize the possibility of identity theft, or effectively deal with it if it happens. Some of this information was included in a letter from a corporate attorney to his employees, and some information is from the National Consumer Law Center.

Credit cards: Do not sign the back of your credit cards; instead, write "Photo ID Required." Next, when you are writing checks to pay your credit card bills, do not put the complete account number on the memo. It is better to put only the last four numbers of your account number on this line. The credit card company knows the rest of the number. Doing this will prevent anyone who might be handling your check as it passes through all the check processing channels from having access to your account.

Checks: If you want to put a telephone number on your checks, use your work telephone number instead of your home telephone number. If you have a post office box, use that address on your checks instead of your home address. Never have your Social Security number printed on your checks. You can add it if necessary (sometimes military commissaries and base exchanges require this information). If your Social Security number is printed on your checks, anyone can have access to it.

Wallet: Photocopy the contents of your wallet. Copy both sides of each document in your wallet, including driver's license, other identification cards, and credit cards. This will permit you to know what you had in your wallet, including account numbers, so that you know what account holders need to be notified in case your wallet is lost or stolen. Keep the photocopy in a safe place. Some credit card companies offer a credit card registry as part of their services. It may be worth the fee to call one number, and then have the registry notify all of your credit card issuers about a theft. You may also want to carry a photocopy of your passport with you when you travel.

Other tips to avoid identity theft:

- Do not carry your Social Security card with you; keep it in a safe place
- Do not attach a personal identification number (PIN) or Social Security number (SSN) to any card that you carry with you, or on any receipt or paper that you are going to throw away
- Shred any document that contains a PIN, SSN, or account number before you throw it away
- Check your receipts to make sure you have received your own and not someone else's
- Alert your card issuer if you do not receive your statement; someone may be stealing your mail
- Do not give your personal information to anyone until you have confirmed the identity of the person and verified that you need to provide the information
- Check your credit reports on a regular basis
- Put passwords on your accounts, but do not use something easily available such as your mother's maiden name or your birth date

If your wallet or credit cards are lost or stolen, or if you suspect identity theft, then you should notify the credit card issuers immediately. This is easier to accomplish if you have kept a list of your card numbers and the toll free telephone numbers of the credit card issuers. Keep this list in a place where you can find it, or subscribe to a credit card registry. You should also immediately file a police report where your wallet or credit cards were lost or stolen. This will prove to the credit card issuers that you were diligent, and this will be the first step toward an investigation. If you think your mail was stolen, then contact the U.S. Postal Service. You should also phone the Social Security Administration's ("SSA") fraud line at 800-269-0271 to notify the SSA that someone may be using your Social Security number.

You should also notify the three major credit reporting agencies to place a fraud or identity theft alert on your accounts. This is important because thieves may apply for credit in your name over the Internet. This alert will tell any company that is checking your credit in order to issue new credit in your name that your information was stolen. They will have to contact you by telephone to authorize new credit. The numbers for the three major credit reporting agencies are:

Equifax: 800-525-6285

Experian: 888-397-3742

Trans Union: 800-680-7289

You can order copies of your credit reports from each of these agencies, and review the credit reports to see if any new accounts in your name have been opened fraudulently. You can receive a free copy of your credit report once every 12 months from each of the three major credit reporting agencies. There is one central website for this: www.annualcreditreport.com, and one toll-free phone number: 877-322-8228. If you want to mail a request for a free credit report, you can download the form at www.ftc.gov/credit, complete it, and mail it to P. O. Box 105281, Atlanta, Georgia 30348-5281. Do not contact the credit reporting bureaus individually for your free report. If you receive an e-mail purporting to be from www.annualcreditreport.com asking for personal information, it is probably a scam, and you should not respond to it. You can forward the e-mail to the Federal Trade Commission's database of deceptive spam at spam@uce.gov.

You may also want to call your creditors to find out about any accounts that may have been tampered with or opened fraudulently. You will want to close immediately any accounts that have been tampered with, and use new personal identification numbers when you open new accounts.

Identity theft is a one of the fastest growing crimes. You can help protect yourself against identity theft by following these tips.

For more information, see the National Consumer Law Center's website at www.nclc.org/issues/seniors_initiative/identity_theft.shtml

Oast & Hook

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