

PROTECT YOUR IDENTITY

A healthy dose of skepticism about anonymous advice offered through email forwards is appropriate, but I did a little checking when these tips arrived in my Inbox. These seem to be common sense recommendations to protect yourself from identity theft, and ways to recover quickly if your identity is stolen.

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Consider adding to the back of your credit cards 'PHOTO ID REQUIRED,' and be ready to show your driver's license to the merchant.

When you are writing checks to pay your credit card accounts, consider limiting the account number on the 'For' line. For example, write only the last four numbers of your account. You may also consider leaving the 'For' line blank and return your check with the preprinted payment slip that contains the account number. The credit card company has your account number, the slip will ensure the proper account is credited, and anyone who might be handling your check as it passes through all the processing channels won't have access to your credit card number.

Put your work phone number on your checks instead of your home phone, or don't list any phone number at all. If you have a PO Box, consider using that instead of your home address. If you do not have a PO Box, use your work address. NEVER have your Social Security number or driver's license number printed on your checks. You can write them on the check face if absolutely necessary, along with any phone number or other information the merchant requires. But, if you have it printed, anyone can get it off of any check you write.

NEVER carry your Social Security card in your wallet. Keep it at home or in another safe place.

Place the contents of your wallet on a photocopy machine. Copy 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* to report your cards stolen and cancel them. Keep the photocopy in a safe place. (This information can be obtained from the credit card statements as well, but if there is no balance on the card, you may not be receiving a statement). When you travel with a passport, keep a photocopy of it somewhere other than with your passport, like in your luggage back at the hotel.

File a police report immediately in the jurisdiction where your wallet was stolen. This proves to credit providers you were diligent, and this is a first step toward an investigation (if there is one).

Call the three national credit reporting organizations immediately to place a fraud alert on your name and also call the number for Social Security fraud. Applications for loans and credit cards can be made over the Internet in your name, without much verification. The alert means any company that checks your credit will know that your information was stolen, and they will have to contact you by phone to authorize new credit.

Here are the numbers to contact immediately if your wallet is lost or stolen:

- 1.) Equifax: 1-800-525-6285 (Automated Fraud Alert System) www.fraudalerts.equifax.com
- 2.) Experian (formerly TRW): 1-888-397-3742 (Automated Fraud Alert System)
www.experian.com/fraud/center.html
- 3.) TransUnion : 1-800-680-7289 (Fraud Victim Assistance)
www.transunion.com/corporate/personal/fraudIdentityTheft.page
- 4.) Social Security Administration (actually the Federal Trade Commission is where you report this type of identity theft): 1-877-438-4338 www.ftc.gov/idtheft

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