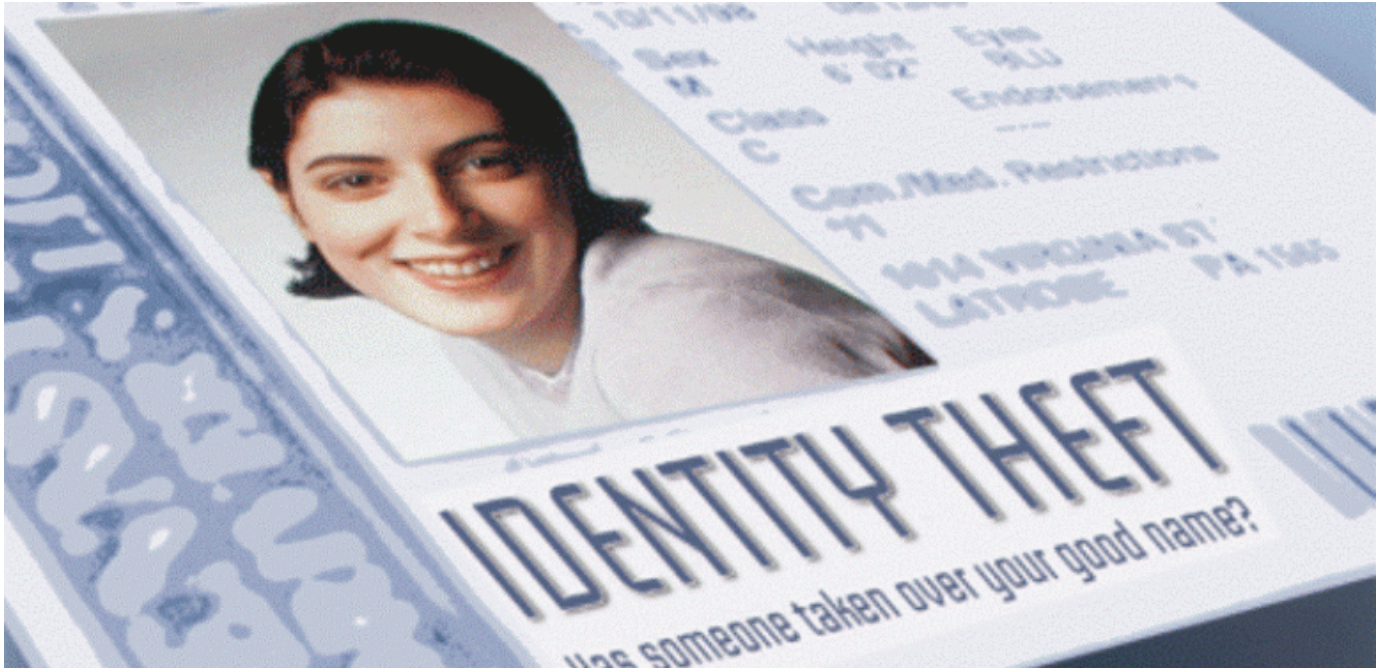# FAQs on protecting yourself from identity theft

What can I do to protect myself if my credit cards are stolen?

Do not sign the back of your credit cards. Instead, put 'PHOTO ID REQUIRED.' You will have to show the photo id every time you want to use your card. Be courteous when asked by a store clerk or offer the photo id when you use your credit card.

How can I protect my identity when I make payments on my credit card accounts?

When you are writing checks to pay on your credit card or other accounts, DO NOT put the complete account number on the 'For' or 'Memo' 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.

What else can I do to protect my identity when I write checks?

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. If you do not have a PO Box, use your work address. Never have your Social Security number printed on your checks. If you have it printed, anyone can get it.

How can I protect my identity if my wallet is stolen?

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. Consider putting it someplace you can access electronically from anywhere. But, be certain that the electronic information is password protected.

How can I protect my identity when I travel?

Carry a photocopy of your passport when you travel either here or abroad. If your passport is stolen, the copy makes it easier to get replaced.

How can I protect my identity immediately when my ID and/or credit cards are stolen or lost?

We have been told we should cancel our credit cards immediately. 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.

File a police report immediately in the jurisdiction where your credit cards, etc., were stolen. This proves to credit providers you were diligent, and this is a first step

toward an investigation.

Call the three national credit reporting organizations immediately to place a fraud alert on your name and also call the Social Security fraud line 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.

Use caution if they ask you about a credit "freeze." This will deny you access to credit as well, until the "freeze" time passes.

Here are the numbers you always need to contact if your wallet has been stolen:

1.) Equifax: 1-800-525-62851-800-525-6285

2.) Experian (formerly TRW): [1-888-397-3742](#) [1-888-397-3742](#)

3.) Trans Union : 1-800-680 7289 1-800-680 7289

4.) Social Security Administration (fraud line): [1-800-269-0271](#) [1-800-269-0271](#)

Other tips:

Open your mail promptly. Review your bank statements and credit card statements. If you see a mistake, you can call about it. If that doesn't immediately resolve things, you must put your concerns in writing, following the instructions on the back of the billing statement.

A phone call does not establish your legal rights under the Federal laws that protect you and your credit history. Your concern must be in WRITING.

[More information on Identity Theft.](#)

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