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Simple, yet powerful tips that can help protect your identity

"Tips for preventing identity theft" is a common theme for many articles written today. Tim Takacs, in the June 4 issue of *Elder Law Fax* (www.tn.elderlaw.com) gives a good summary of practical steps to help you protect your personal information, which is more important today than ever. Cyberthieves are preying on everyone, even those who are most careful. Mr. Takacs' tips are simple, yet powerful suggestions which may help protect you from having your financial identity stolen.

The suggestions, with some embellishment, include:

1. Do not sign the back of your credit cards. Instead write "PHOTO ID REQUIRED."
2. When writing checks to pay on your credit card accounts, do not put the entire credit card number in the "for" or memo line. Just enter the last four digits of the account. The credit card company knows your credit card number. But anyone who might be handling your check does not know your number unless you unwittingly supply that person with the information.
3. Do not have your Social Security number printed on your checks. Anyone can get this information if it is made available in this way. You can write it in if someone really needs it; however, making your social security number readily available to others should be avoided at all costs.
4. Put your work telephone number on your checks rather than your home telephone number. If you have a P.O. Box, use that instead of a home address. Or use your work address (if your employer agrees) instead of your home address.
5. Place the contents of your wallet on a photocopy machine, preferably not a public machine. Or use a scanner attached to your home computer. Make a copy of each license, credit card, etc. If your wallet is stolen, you know what you had in your wallet, along with all of the account numbers and important telephone numbers if you need to call and cancel the credit cards. Keep the photocopies in a safe place. If you are traveling with a passport, carry a photocopy of the passport somewhere different than where you are keeping the passport. Leave an additional photocopy for a trusted person at home to access if needed.
6. Cancel credit cards immediately upon discovery of the loss of a wallet or purse. Use the information from the photocopy you have previously made of the contents of your wallet. Not all creditors and reporting bureaus respond appropriately to the information provided. If they do not comply with the law, consider contacting a consumer law expert in your area.
7. File a police report immediately in the jurisdiction where your credit cards, etc. were stolen. This proves to creditors that you were diligent, and is the first step to an investigation, provided one is begun.
8. Call the three national credit reporting organizations to place a fraud alert on your name. Call the Social Security fraud line, also. The alert means that any company who checks your credit knows that your information was stolen, and they must contact you by telephone to authorize new credit. The appropriate telephone numbers are: 1) Equifax, 800-525-6285; 2) Experian, 888-397-3742; 3) Trans Union, 800-680-7289; and Social Security Fraud line, 800-269-0271.

For more information, contact the PA Attorney General's office or go to http://www.nclc.org/issues/seniors_initiative/identity_theft.shtml.