

### **AVOID BECOMING A VICTIM OF FRAUD:**

1. DO NOT sign the back of your credit cards. Instead, write "PHOTO ID REQUIRED."
2. When you are writing checks to pay on your credit card bills, DO NOT write the complete account number on the "For" line. Instead, just write down the last four numbers. Your 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 will not have access to your account number.
3. Print your work phone number on your checks instead of your home phone.
4. Print your work address on your checks instead of your home address. Or, if you have a P.O.-Box, use that instead of your home address.
5. NEVER print your Social Security Number on your checks.
6. Place the contents of your wallet on a photocopy machine. Copy both sides of your license, credit cards, insurance cards, etc. You will know what you had in your wallet, and you will have handy all of the account numbers and phone numbers to call and cancel. Keep the photocopy in a safe place. It's also a good idea to photocopy your passport.
7. Check your credit report on a regular basis.

### **IF YOU DO BECOME A VICTIM OF FRAUD OR THEFT:**

1. Cancel your credit cards immediately.
2. File a police report immediately in the jurisdiction where your credit cards were stolen. This is the first step toward an investigation.
3. Call the 3 national credit reporting agencies immediately and place a fraud alert on your name. This is the first step in protecting your credit information. The fraud alert hotlines for the 3 national credit reporting agencies are:
  - (1) **Equifax 1-800-525-6285**
  - (2) **Experian (formerly TRW) 1-888-397-3742**
  - (3) **Trans Union 1-800-680-7289**
4. Call the Social Security Administration Fraud Hotline immediately to place a fraud alert on your name and Social Security Number.

**Social Security Administration Fraud Hotline 1-800-269-0271**