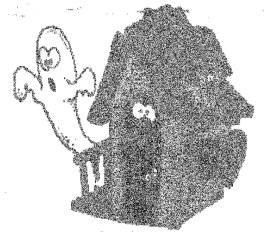




Mesmer & Deleault, PLLC
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“Tip of the Month”

Guarding Against Identity Theft

For those who might not have seen the item floating around the internet called “An Attorney’s Advice,” we thought it was good enough to paraphrase. This person apparently had his wallet stolen with a big loss quickly following. Here is his advice:

1. When you next order new checks, use your first initials instead of your first name. That way, a thief will not know how to sign your name.
2. When writing checks to pay your credit card accounts, instead of putting all sixteen numbers on the “Memo” line, put only the last four numbers.
3. Put your work phone on your checks instead of your home phone. If you have a P.O. Box, use that instead of your home address. Never have your Social Security Number printed on your checks.
4. Photocopy the contents of your wallet, your license, the credit cards, both sides. That way, you will know all your account numbers and the 800 numbers to call and cancel. Keep the photocopy in a safe place.
5. Carry a photocopy of your passport when you travel.
6. File a police report immediately in the jurisdiction where your credit cards were stolen or lost.
7. Call the three national credit reporting organizations immediately to place a fraud alert on your name and social security number. They will then have to contact you by phone to authorize new credit. Keep these numbers handy:
 - Equifax 1-800-525-6285
 - Experian 1-888-397-3742
 - Trans Union 1-800-680-7289
 - Social Security Administration Fraud Line 1-800-269-0271

Prevention is better than cure as we like to say.

If you have any questions about identity theft or need assistance, please feel free to give us a call at 668-1971 or contact us through the Internet at *Meslaw @ aol.com*.

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