

## **ATTORNEY'S ADVICE - NO CHARGE**

A corporate attorney sent the following out to the employees in his company.

1. The next time you order cheques have only your initials (instead of first name) and last name put on them. If someone takes your chequebook, they will not know if you sign your cheques with just your initials or your first name, but your bank will know how you sign your cheques.
2. Do not sign the back of your credit cards. Instead, put "PHOTO ID REQUIRED".
3. When you are writing cheques to pay on your credit card accounts, DO NOT put the complete account number on the "For" 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 cheque as it passes through all the cheque processing channels won't have access to it.
4. Put your work phone number on your cheques 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 Centrelink Number printed on your cheques. You can add it if it is necessary, but if you have it printed, anyone can get it.
5. Place the contents of your wallet on a photocopy machine. Do both sides of each licence, 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. I also carry a photocopy of my passport when travelling either here or abroad. We've all heard horror stories about fraud that's committed on us in stealing a name, address, Social Security number, credit cards.

Unfortunately I, an attorney, have first-hand knowledge because my wallet was stolen last month. Within a week, the thieves ordered an expensive monthly mobile phone package, applied for a VISA credit card, had a credit line approved to buy a Dell computer, received a PIN number from DMV to change my driving record information on-line, and more.

But here's some critical information to limit the damage in case this happens to you or someone you know:

1. 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.
2. 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 (if there ever is one).
3. But here's what is perhaps most important of all: (I never even thought to do this.) Call the three national credit reporting organizations immediately to place a fraud alert on your name and Social Security number. I had never heard of doing that until advised by a bank that called to tell me an application for credit was made over the Internet in my name. The alert means any company that checks your credit knows your information was stolen, and they have to contact you by phone to authorise new credit.

By the time I was advised to do this, almost two weeks after the theft, all the damage had been done. There are records of all the credit checks initiated by the thieves' purchases, none of which I knew about before placing the alert. Since then, no additional damage has been done, and the

thieves threw my wallet away. This weekend someone handed it in. It seems to have stopped them dead in their tracks.

We pass along jokes on the Internet; we pass along just about everything, but if you are willing to pass this information along, it could really help someone.

Now, here are the numbers you always need to contact when your wallet etc has been stolen:

1. Visa Card Australia 1800 621 199
2. Visa Card International 1800 450 346
3. Lost Travellers' Cheques 1800 127 477
4. MasterCard Australia (02) 9466 3700
5. MasterCard International 1800 120 113

ANZ FREECALL 1800 033 844

BankWest 131 718

Citibank 132 484

Tamworth Coles/Myer Source 2340 1300 306 397

Commonwealth 132 221

CUSCAL- MyCard 1300 135 538

GE Capital 1300 369 904

Members Equity 1300 654 998

National 132 265

St George 1800 028 208

Sydney Virgin 2000 1800 080 000

Westpac 1800 230 144

Woolworth's Ezy Banking 137 288

6. Bankcard Australia (02)9281 6633

7. Medicare 132 011

8. Centrelink Fraud 137 230

9. Seniors Card 1300 364 758

10. Passport 131 232

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