

Good Advice on Protecting Your Credit Cards

We've all heard horror stories about fraud that's committed by using your name, address, ss#, credit, etc. Here is some critical information to limit the damage in case this happens to you or someone you know.

- X 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 #s and phone #s to call and cancel). Keep in a safe place.

If your wallet/purse is stolen:

- X As everyone always advises, cancel your credit cards immediately.
- X 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 easily.
- X File a police report immediately in the jurisdiction where it was stolen, this proves to credit providers you were diligent and is a first step toward an investigation (if there ever is one).
- X Call the three national credit reporting organizations immediately and place a fraud alert on your name and ss#. This alert means that any company that checks your credit knows your information was stolen and they have to contact you by phone to authorize new credit. The numbers are:

Equifax: 1-800-525-6285

Experian: 1-888-397-3742

Trans Union: 1-800-680-7289

- X The Social Security Administration has a fraud line 1-800-269-0271.