

IDENTITY THEFT PRECAUTIONS



- ✓ The next time you order checks, have only your initials and last name put on them instead of first and last names. Your gender and your official signature will not be obvious to someone who may take your checkbook. Your bank will have a record of your official signature.
- ✓ Have newly printed checks mailed to your bank, not your residence. You can arrange to pick them up from a customer service representative.
- ✓ When writing a check to pay on a credit card account, DO NOT list the entire account number on the memo line. Instead, list the last four numbers only. The credit card company knows the rest of the number, and anyone who might handle your check through its processing channels will not have access to the entire number.
- ✓ Mail outgoing bill payments from the post office, not residential mailboxes.
- ✓ Consider writing your work phone number on your checks instead of your home number. If you have a post office box, list your mailing instead of home address on checks. Never have your social security number printed on checks. A driver's license or state identification card number is usually sufficient for a merchant's purposes.
- ✓ Place the contents of your wallet on a photocopy machine. Do both sides of each license, credit card, etc. You will have a record of account numbers *and* numbers to call to report cards stolen. Keep the photocopy in a safe place that can be quickly accessed.
- ✓ Memorize your social security number and DO NOT carry your card in your wallet.
- ✓ Carry a photocopy of your passport when traveling.
- ✓ Be aware that...if a thief obtains your name, address, social security number, date of birth, and credit card numbers, they have enough information to not only make unauthorized purchases, they can even change the address your bills are mailed to, obtain a PIN number from the Department of Motor Vehicles to change driving license and car registration information online, etc.

- ✓ Critical precautions to limit damage identity thieves can do:
 - File a police report *immediately* in the jurisdiction where your wallet/ID information was stolen. This proves to credit providers that you were diligent and gives police valuable investigative opportunities.
 - Call the three national credit reporting organizations (Equifax, Experian, Trans Union) and have a fraud alert placed on your name and social security number. Those seeking to check or use your credit cannot accomplish this without you being notified by phone to authorize it.

Helpful Numbers and Web Addresses		
Equifax		800-525-6285
Experian	(formerly TRW)	888-397-3742
Trans Union		800-680-7289
Social Security Administration (Fraud Line)		800-269-0271
Virginia Attorney General		www.oag.state.va.us
Virginia Department of Motor Vehicles		www.dmv.state.va.us

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