

Write on all credit cards, both sides "ASK FOR PHOTO I.D." and have it ready.

Logical, yes it is, not fool proof if the fool is the cashier.

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 numbers and phone numbers to call and cancel. Keep the photocopy in a safe place.

A corporate attorney sent this out to the employees in his company. I pass it along, for your information :

We've all heard horror stories about fraud that's committed us in your name, address, SS#, credit, etc. Unfortunately I (the author of this piece who happens to be an attorney) have firsthand knowledge, because my wallet was stolen last month and within a week the thief(s) ordered an expensive monthly cell phone package, applied for a VISA credit card, had a credit line approved to buy a Gateway computer, received a PIN number from DMV to change my driving record information online, and more.

But here's some critical information to limit the damage in case this happens to you or someone you know. As everyone always advises, cancel your 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 easily. 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). But here's what is perhaps most important: (I never ever thought to do this) - Call the three national credit reporting organizations immediately to place a fraud alert on your name and SS#.

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 authorize new credit. By the time I was advised to do this, almost 2 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 turned it in). It seems to have stopped them in their tracks.

The numbers are:

Equifax: 1-800-525-6285

Experian (formerly TRW): 1-888-397-3742

Trans Union: 1-800-680-7289

Social Security Administration (fraud line): 1-800-269-0271

**Important Notice Required Under
The Fair Credit Reporting Act**

You have received this credit offer based upon information contained in your credit report and based upon your satisfying our predetermined credit criteria used to select you for this offer. If you elect this offer, we may refuse to extend you credit if you no longer meet those criteria or any applicable criteria bearing on creditworthiness.

You have the right to prohibit the use of information contained in your file with any consumer credit reporting agency in connection with credit transactions that you do not initiate.

To do so, you can notify the following nationwide credit bureau in writing or by calling their toll-free telephone number:

Experian 1-888-567-8688
Experian Opt Out
P.O. Box 919
Allen, TX 75013-0919

Equifax 1-888-567-8688
Equifax Opts
P.O. Box 740123
Atlanta, GA 30374-0123

Trans Union 1-888-567-8688
Trans Union
Marketing Opt-Out
P.O. Box 97328
Jackson, MS 39288-7328

When you write to the above credit bureaus, be sure to include your full name, complete address, social security number, daytime telephone number, and signature.

An Equal Opportunity Lender