

LAW BULLETIN

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Identity Theft

By: Betsy Boggs

When I was growing up, my Dad always told me to protect my reputation. He said that a good reputation can be ruined in an instant. He also stressed honesty, dependability, and trust. Although I did not always think so, he was a very smart man. So, you ask, "What does all that have to do with identity theft?" Actually--a lot.

I have heard and read for several years about identity theft, and how prevalent it is becoming. The television ad with the guy sitting in the chair talking like the woman who stole his credit card is clever, and has made me laugh. However, it was no laughing matter when my purse was stolen along with my credit cards, driver's license, social security card, and a credit slip for a pair of shoes at Nine West. (I was really angry about the loss of that credit slip--had the shoes picked out.)

That incident made it crystal clear that someone who was now in possession of my purse and its contents could quickly ruin my identity/reputation. Not only could it cost me money, but it would involve lots of time and energy notifying credit card companies, having my cards reissued, securing another driver's license, and trying to convince the companies that I was not the one who enjoyed that shopping spree.

Since that time, I have made an effort to make sure this does not happen again. I have also learned the necessary steps to reclaim and protect my identity, should I be so unfortunate again. Hopefully the following tips will be a benefit to you as well:

1. When you order checks, omit your first name on your checks. Use your initials and last name only. If someone takes your checkbook, they will not know if you sign your checks with just your initials or your first name – but your bank will.
2. When writing checks to pay on your credit card, DO NOT put the complete credit card number on the check. Instead, just put the last four numbers. The credit card company knows the rest of the numbers, but anyone who might be handling your check as it passes through all the check processing channels will not.
3. Put your work phone number and address on your checks rather than your home, or use a post office box instead.
4. Never have your social security number or driver's license number imprinted on your checks.
5. Photocopy the contents of your wallet, including each license, credit card, etc. (both sides). If your wallet is stolen, you will know what is missing, and have the

account numbers and phone numbers to call. Keep the photocopies in a safe place.

6. Shred or tear up bank statements, credit card statements, credit card solicitations, old credit cards, and receipts with your entire credit card number (unless keeping for tax or other purposes).

Should your purse or wallet be stolen, here are some things you need to do immediately:

1. Call your credit card companies and report the theft. Verify the call in writing.
2. File a police report in the jurisdiction where it was stolen. This proves to credit providers that you were diligent in taking care of the situation, and is the first step toward an investigation (if there needs to be one).
3. Call the three national credit-reporting organizations to place a fraud alert on your name and social security number, as well as the Social Security Administration.

Those 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

I reported the theft of my purse to the police in Gulf Shores. Ironically while I was on the phone with the officer, I could hear someone in the background over the intercom saying that a purse had been found. Someone had tried to throw it off a bridge, but it had landed just short of the rail, I was lucky. It was my purse, and the only thing missing from it was my cash and that credit slip for the Nine West shoes. My reputation and my identity were intact.

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