

Miller Canfield Offers Six Steps to Security

Don't Let a Thief Steal Your Identity

December 30, 2004

Identity theft can strike anyone at any time, and among things, can destroy good credit standing, cause wrongful criminal convictions, and create a nightmare for people trying to restore their good name. On December 28, 2004, Michigan Governor Jennifer Granholm signed a package of bills to help curb identity theft – a crime that costs consumers and businesses billions of dollars each year. The law firm of Miller, Canfield, Paddock and Stone, P.L.C. offers these six steps to help reduce the risk of identity theft.

1. Have only your initials—not your entire name—printed on your checks. Although your bank will know how you sign checks, a thief won't.
2. When writing a check to pay a credit card account, put just the last four numbers of your account on the memo line. Your credit card company will know the rest of your account number, but it will be protected from others who handle your check as it passes through the processing channels.
3. Put your work phone number on your checks rather than your home phone. If you have a PO Box, use that instead of your home address. If not, use your work address.
4. Never have your Social Security number printed on your checks.
5. Photocopy all contents of your wallet—including both sides of your credit cards, license, and other identification. Keep the photocopies in a safe place. When traveling, carry a copy of your passport in a separate place. That way, you'll know who to contact and have all the necessary account numbers if your wallet or passport is lost or stolen.
6. In the event of a theft, take these actions to limit damage:
 - Cancel your credit cards immediately by calling the appropriate toll-free numbers.
 - File a police report right away in the jurisdiction where the theft occurred. This will serve as proof to credit providers that you were diligent, and assist in an investigation.
 - Call all three national credit-reporting organizations immediately to place a fraud alert on your name and Social Security number. The alert serves as notice to any company that your personal information was stolen, and they must contact you by phone to authorize new credit.

Helpful phone numbers:

EQUIFAX credit bureau – 800-525-6285

EXPERIAN credit bureau – 888-397-3742

TRANS UNION (FORMERLY TRW) credit bureau -- 800-680-7289

SOCIAL SECURITY ADMINISTRATION fraud line – 800-269-0271

The 330-attorney law firm of Miller, Canfield, Paddock and Stone, P.L.C. was established in Detroit in 1852 and has offices in Ann Arbor, Detroit, Grand Rapids, Howell, Kalamazoo, Lansing, Monroe, and Troy, Michigan. Other offices are located in New York City, Pensacola, Florida, Washington, D.C., Windsor, Ontario, and in Gdynia, Katowice, and Warsaw, Poland. Visit www.millercanfield.com.