

Identity Theft prevention tips from David Horowitz, consumer advocate:

Rip-off artists have developed all kinds of high-tech tricks to steal identities. But crime experts have designed new and unique ways to *combat identity theft*, helping you pay your bills more safely and with peace of mind. Here are some tips.

- If you pay a credit card bill by check, write only the last four digits of the card's number on the check. Credit card companies can easily identify your account using that abbreviated data, but the crooks can't.

- Don't print your full name on personal checks. Instead, print just your first and middle initials with your last name. If crooks steal a blank check, they won't be able to determine if it belongs to a man or a woman. It makes it harder for them to prove they're the account holder.

- Don't print your home address, phone, driver's license, or Social Security number on your checks. If you must include more information, use a post office box or business address, and use a cell-phone number or pager instead of a home or office phone number. This will make personal identification difficult to trace.

- Make photocopies of all credit and ID cards that you carry in your wallet or use frequently. If your wallet is lost or stolen, it will be easy to identify what documents are missing so you can quickly report the loss. Keep photocopies in a secure place in your home, office, or with a trusted family member.

- If your ID or credit card is lost or stolen, report it immediately. If you don't, a credit card company could decline the losses, citing negligence on your part. Make sure to report a loss or theft to the three major credit reporting agencies: Equifax (1-800-685-1111); Experian (1-888-397-3742) and TransUnion (1-800-680-7289).

If your Social Security card is missing, contact the Social Security fraud hot line at 1-800-269-0271. Many jurisdictions now offer police services to help ID theft victims.

To ask David Horowitz a question, log on to www.fightback.com and "Ask David." He will personally respond to your problem if you follow the instructions printed on his Web site.