



**Bonnie Buhnerkempe, Inc.**  
The Chocolate Lover's Financial Planner\*

## SWEET TIPS

We have all heard of Identity Theft but we think it will never happen to us. Well, it can and it's happening more than we realize. With that, I pass this information along to you just by chance you or someone you know may become a victim of Identity Theft.

1. **DO NOT** sign the back of your credit cards, instead put **"PHOTO ID REQUIRED"**
2. When paying a credit card bill, **DO NOT** put the complete account number on the check. Instead, just put the last four numbers. The credit card company knows the rest.
3. "Empty your wallet". Photocopy the front and back of everything in your wallet, your license, credit cards, etc. For your credit cards, make sure you have the phone numbers to call and cancel your card(s) and be sure to keep the photocopies in a safe place. This is important!
4. If your credit cards are stolen, cancel the credit cards immediately. The key is having your credit card numbers and the toll free cancellation numbers handy so you know whom to call. Keep this information where you can easily find it.
5. File a police report immediately in the jurisdiction where it was stolen. This proves to credit providers you were diligent, paving the way toward the first steps of an investigation (if there ever is one).
6. But most important, is to call the three national credit reporting organizations (Equifax, Experian, Trans Union) immediately to place a fraud alert on your name and Social Security Number. By calling and alerting them of your situation, any company that checks your credit knows your information was stolen and they have to contact you by phone to authorize new credit.

Here are the numbers to call in case you find yourself in this situation: Equifax 1-800-525-6285; Experian 1-888-397-3742; Trans Union 1-800-680-7289; and the Social Security Administration (fraud line) 1-800-269-0271.

We pass along jokes. Please, do pass this information along as it could really help a relative, friend or neighbor. That is why there are two copies enclosed...they will be thankful!

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