

organize today!

Ideas and tips to help you live
an organized, simpler life at work and home

Safe Keeping of Important Documents and Your Identity

If a fire or natural disaster hit your home, would your important papers be safe? What if your wallet or personal information was stolen? Would you know how to take quick action to protect yourself and your money?

This issue of Organize Today shares some great tips to help you prepare for a home disaster, such as fire or flood. A smart place to start is with a thorough review of your safe deposit box contents. Keep reading to learn the essential items to keep there.

You'll also learn how to protect your identity in the event of theft. The time to plan for this is now, not after you discover your wallet has been stolen!

Take action TODAY to prepare and get organized. Your peace of mind will be your true reward!

Items no safe deposit box should be without...

It is imperative that you stock your home safe with the following papers. If you have both a bank safe deposit box and a home safe, keep



the originals of the following documents at your bank and copies in your home safe. At the least, have a fire-proof safe at home. You can pick up one at any office supply store or home goods store, such as Target or Wal-Mart. Safes come in a variety of sizes and shapes, as well as price ranges.

- Adoption and citizenship papers, passports
- Birth, death, and marriage certificates
- Property deeds, mortgage papers, rental agreements
- Divorce decrees
- Insurance policy papers
- Lease agreements and loan documents
- Military records
- Personal property appraisals (jewelry, collectibles, artwork)
- Social security cards
- Stock and bond certificates
- Vehicle titles
- Copies of wills, powers of attorney, living will papers

What's the most irreplaceable thing in your home? Most people say it's photos. So, put photo negatives or a CD-ROM of most-cherished photos in your safe or off-site safe deposit box. Your family memories will be preserved and reproducible even in the event of a disaster.

And don't forget to LOCK your home safe. It is NOT fireproof if the lock is not engaged!

Make a list

A little list-making today will save you major headaches tomorrow. Keep these in your bank box and/or home safe.

- **Record a list of all your account numbers and corresponding phone numbers.** Include credit cards, checking and savings accounts, insurance policies, and investments. Also list other important contacts' phone numbers: lawyer, financial planner/broker, insurance agent, accountant, executor of will, etc. In the event of an emergency, you won't waste time looking up phone numbers.
- **Make a copy of everything in your wallet.** Include driver's license, credit and debit cards, library card, ATM card, membership cards, and medical insurance cards. Line up cards on a copier or scanner, copy, and then turn over the cards and do the back sides. Store in a safe place that you can access quickly, such as your home safe or a file folder at home labeled "emergency." If your wallet is stolen, you won't waste time trying to remember what was in your wallet. You'll be able to call the customer service numbers on the back of the cards to cancel and replace them quickly.
- **Record a photo inventory of your home and its contents.**



In a notebook, write descriptions of room contents next to each photo. Should you have a fire or theft, your insurance claims can be processed quickly and smoothly. Or videotape your entire house. Update this inventory yearly, including appraisals (if necessary), and keep receipts of big-ticket items, such as electronics, collectibles, etc. Also, regularly check to be sure your homeowner's insurance reflects the current value of your home and contents.

Preventing identity theft

The statistics are scary: Twenty percent of Americans identify themselves as victims of identity theft. (Source: Privacy and American Business.) Don't let yourself join those alarming statistics! With the help of your social security number, a thief can steal your identity and wreak havoc with your credit status and life. Best case, the thief will go on a spending spree with your credit cards. Worst case, he'll get new cards, open new accounts, take out loans, and/or commit a crime in your name. You'll spend up to 600 hours and \$1400 in out-of-pocket expenses to clear your name and repair your credit. Here's what you can do today to keep yourself — and your good name — safe.

Never carry your social security card in your wallet.

It's just too dangerous to have that information where it can fall into the wrong hands. Also, don't carry your birth certificate or passport unless absolutely necessary.

Be very cautious when giving out your social security number. Most places that ask for it do not require you to provide it. Ask first, "What happens if I don't want to provide that?"

Make sure your mail is delivered to a locked box.

Or try to collect your mail as soon as it's delivered to your mailbox. Place outgoing checks or sensitive documents directly in a postal service collection box. And opt out of receiving unsolicited credit card offers by calling 888-5-OPT-OUT.

Carry only the bare minimum of credit cards in your wallet. Opt for credit cards with your photo on them. And don't carry your checkbook.

Don't use common identifiers for passwords.

For example, don't use your mother's maiden name, your birth date, or your pet's name. Make it difficult for thieves to impersonate you by adding passwords to your financial accounts. Change passwords frequently.

Opt out of having your financial information shared by banks and brokerage and insurance companies.

Federal law requires these companies to give you the right to opt out of having your information shared.

Toss computers with care. Make sure to completely wipe out all information on the hard drive before you discard.

Keeping your electronic gadgets safe

Cell phones, PDAs, and computers make our lives oh-so-much easier. But they can be a gateway to identity theft if they fall into the wrong hands. Follow these tips to stay safe.

Cell phone: Use a password so a thief can't access your cell phone information or make calls. If your phone is stolen, call your cell phone provider to disconnect your old number right away.

Planner/personal organizer: Don't keep sensitive information written in your planner. Passwords, credit card numbers, and — gasp — your social security number should NOT be in there. Also, make it easy for someone to return your lost planner by writing your work or cell phone number on the inside front cover. Don't list your home address.

Personal Digital Assistants (PDAs): Back up its information regularly. Use a password so your data stay secure if it falls into the wrong hands.

Computers/laptops: Back up essential information on a disk or CD regularly. Don't ever take your eyes off your laptop when traveling. If you store sensitive information related to your financial health on your computer, contact the major credit bureaus (below) if your computer is stolen. Also note that when connected to the Internet, you're vulnerable to hackers who want your personal information. Install a computer security system and update it often. Don't open e-mail attachments from unknown senders, and disconnect from the Internet when not in use. Make your passwords hard-to-guess combinations of letter and numbers.

Shred it and stay safe

Every household should have — and diligently use — a shredder to dispose of sensitive printed materials. Here is a list of papers to shred when you're through with them. When in doubt, shred.

- Credit card offers for new accounts
- "Checks" that come with credit card statements
- Returned checks
- Paycheck stubs
- Credit card statements
- Utility bills
- Receipts from ATM and debit card transactions
- Receipts from credit card purchases

If you're going through old files and have more paper than your personal shredder can handle, contact a local shredding company. They'll come to your home or office, load up your papers to be shredded, and often times, shred them right then and there with industrial-sized shredding machines. Or, they'll place the paper in a locked container and take it to their facility to shred. Search your Yellow Pages or the Internet under "paper shredding" for a company near you.

Important numbers

To report lost or stolen cards:

Visa: 800-VISA-911

MasterCard: 800-307-7309

American Express: 800-441-0519

Register a fraud alert with the three major credit bureaus and also check your credit report once per year:

Equifax: 800-525-6285

Experian: 888-EXPERIAN

TransUnion: 800-680-7289

Are you tired of the telemarketing calls and want them to stop???

Call the "Do Not Call Registry" for both cell and landline numbers and have yours removed.

888-382-1222



My wallet was stolen! Quick, what should I do?

Your stomach sinks as you realize your purse is no longer in the shopping cart where you left it. Or your wallet has vanished from your back pocket. It's gone. Someone's sticky, sneaky fingers invaded your personal space and now you're left to clean up the mess. Your best bet is to act quickly. Here's what you need to do as soon as you realize the contents of your life are gone.

1. As soon as you realize you're missing your purse or wallet, retrace your steps a bit. Very often, the cash is taken and the rest is tossed aside.
2. Cancel and replace each credit card you own. In most cases, you won't be liable for charges made over an initial \$50 after you report the theft.
3. Contact your bank if your checkbook, debit card, or ATM card was taken and close that account.
4. Call your local police and file a police report. You'll need the report number for your bank, credit card companies, and credit bureaus.
5. Contact the three major credit bureaus. (See "Important Numbers" on previous page.) A fraud alert will be filed for your account. Request that they put a security alert in your file so creditors must contact you before opening new accounts in your name.
6. Notify the DMV if your driver's license was taken.
7. Change your locks if your keys were stolen.
8. Watch subsequent credit card and bank statements for unauthorized charges.

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*Creating control
in the home and office*