

Legal Lead Story: Protect Your Privacy and Identity



Crimes of identity theft and privacy invasion are on the rise and this is aided in large part by people who do not carefully review their monthly billing statements or account information. Here are a few tips as to how you can protect yourself from these problems.

1. **Check that check information.** When having new checks printed, contemplate using your work phone # instead of your home phone #. If you have a post office box, have it printed on your checks instead of your physical address. NEVER have your Social Security number printed on your checks. When paying your bills via check, unless the creditor requires otherwise, do not write your entire account or reference number on the check. For credit card payments it is sufficient to write the last four digits of your account number.
2. **Swap a mailbox for a post office box.** A mailbox at your home may be convenient for you but it is also quite unsecure. A privacy thief can easily open your mailbox and steal your mail thereby obtaining valuable financial information. Post office box rental rates begin at approximately \$50 per year which may be well worth the investment.
3. **Verify, do not signify.** Do not sign the back of your credit and debit cards. Write "PHOTO ID REQUIRED" which should prompt the vendor or merchant to require the presenter (which should always be you!) to produce identification before the transaction is processed.
4. **Critique your credit.** Current law requires the three major credit reporting agencies--Transunion, Experian, and Equifax---to provide you with one free credit report every twelve months. If you stagger these reports every four months, you can obtain three free reviews of your credit per year. Note that you must request these reports and you can do this by calling 1-877-322-8228 or visiting www.annualcreditreport.com. Review the report for any unusual or incorrect names, addresses, accounts, etc. If you find any irregularities, call the credit reporting agency immediately to investigate.
5. **Pay the bill but purge the key.** When checking out of a hotel, do not return your plastic room key to the desk clerk. The key contains a myriad of valuable personal financial information that is easily accessible by a hotel employee or a person with a card reader. To protect yourself, take the key with you and destroy the key. (See Legal Lead Story on p. 2)

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6. **Try to avoid carrying a checkbook.** With the advent of credit cards and debit cards, it is becoming less necessary to carry a checkbook. Your check may not be accepted when you travel out of state or out of town. While cards easily fit in your pocket a checkbook usually does not. The further the checkbook is from your body, the easier it can be accessed by a thief. Stolen checks are a great start for the identity thief as he or she has your account number, routing number, and any other personal information found on your check. (See tip number 1, above).

7. **Pay with plastic but use the right kind.** When you have to make purchases and do not have cash available, your next method of payment should be your credit card. If the card is stolen, your liability is limited to \$50.00 provided you report the loss in a timely manner. With a stolen debit card there is no such limit and the unsavory holder of your card has access to your bank account. Another benefit to using credit cards is that some credit card companies allow you to earn points which can be used for gift cards or other rewards. -OLO



Wondering if the O'Neal Law Office can help you with your case? Visit www.oneallawoffice.com and click on the "Actual Cases" and "Areas of Practice" tabs. Even if you do not see a case like yours, call me. I look forward to helping you.

Healthful Hints: You Time

Many of you are probably reading this article in between work, school, church, kids' sports, or some of the other many activities that seem to make us the busiest nation on the planet. We check e-mail on our phones, watch TV on our cell phones, order dinner via the Internet, hire people to run our personal errands, and so forth and so on. But when do you step back and make time for you? Do you for make time for you? Whether it is meditation, exercise, reading the book of your faith (ex: Bible, Torah, Q'uran), creating artwork, gardening, playing a musical instrument, or some other activity (or inactivity!), you need to set aside regular time to do something you enjoy. After all, isn't that part of the reason you work so hard?

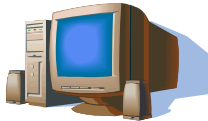
I am a firm believer that we all need time alone to recharge our batteries and maintain a full life. Most people who know me know that I enjoy working out at my local gym several times per week. When I go to the gym, I leave my cell phone and watch in the car. My workouts rejuvenate me physically and help me keep my mental focus. I would like to resume creating artwork---something I have not done since high school. Also, I would like to take piano lessons (Thanks for the keyboard, Thurman and Vontella! Thanks for the inspiration, Mom!). (See Healthful Hints on p. 3)

Healthful Hints: (continued from p. 2)



The goal of “you time” is to shelve the demands, pressures, and to-do lists of life for a few minutes, and enjoy some of your life. Some people reserve their rejuvenation time for the weekends but during really busy stretches of time, burnout could occur during the week. Life is full of twists and turns and it takes a full tank of gas to make it through. Eating healthy, drinking plenty of water, and getting plenty of rest are important but don't forget to take some “you time” to maintain your even keel. Try it and see! -OLO

Check these websites:



www.live365.com. Free online music. Sure, there are some commercials but this is a small price to pay for all you receive.

www.carcare.org Great information on cars and vehicle care. Articles, diagrams, brochures, and other resources to help you protect your investment.

www.uncgspartans.com Your connection to UNCG Athletics features team rosters, game schedules, statistics, and much more. Go Spartans!

www.freequickrecipes.com This one is self-explanatory. You can even share your favorite recipes. Bon appetit!

O'Neal Law Office News

Thanks to each of you who have contacted me with your legal questions and matters. I have practiced over 10 years and I value helping people find solutions to their legal problems. Let me help you with your case.

Traffic tickets. Don't just pay that ticket! It may cost you more money in the long run. I regularly handle tickets in Guilford and Forsyth counties and I also make trips to Alamance, Randolph, and Rockingham counties.

Vehicle issues. New or used vehicle woes? Repair issues? Odometer rolled back? Other problems with your vehicle? Call me, let's talk.

NOTE: The information in this newsletter is not intended to be legal advice nor is it intended as a substitute for consultation with an attorney. Specific conditions always require consultation with the appropriate legal professionals.