

# Know Your Business

Summer 2004

You are an important client, friend or acquaintance of Wright Penning & Beamer. We value our relationship with you and, as a firm, we want to continue to provide you with practical legal advice that may be helpful to you. Although our firm represents many corporations and other businesses, individuals like you are a vital component in our firm's success. We continue to look for new opportunities to serve our individual clients and friends. Please feel free to contact us with any questions you might have, or to give our name to a friend or family member who may need our assistance. Thank you.

## **How to Protect Your Identity**

Increasingly, identity theft has been a problem to individuals across the country. The following recommendations will limit the ability of anyone to steal your identity.

- Print only your initials, not your entire name, on your checks. Although the bank's signature card will confirm for the bank how you sign your checks, a thief will not know your signature requirements;
- If you are paying a bill for a credit card, only place the last four numbers of your account number on the memo line. Do not provide the entire credit card number. The credit card company will know the account number, but the number will be protected from others who handle your check as it passes through the credit card company's processing system;
- Put an alternative telephone number on your checks such as a work number or cell phone number, other than your home telephone number. If you have an alternate address such as a P.O. Box, use that instead of your home address;
- Never have your Social Security number printed on your checks;
- Photocopy all contents of your wallet, including both sides of credit cards, license and other identification. Keep the photocopies in a safe place. If you are traveling, and carry a passport, keep your passport in a place separate from your wallet. By taking these steps, you will know who to contact and will have all of the necessary account numbers if your wallet or passport is stolen;
- If your wallet is lost or stolen, we suggest you take these actions to limit damage:
  - Cancel your credit cards immediately by calling the toll free numbers listed on your credit card statements;
  - In the event of a theft, file a police report right away where the theft occurred. This will serve as proof to credit providers that you were diligent and will assist in any investigation that they may require;



- 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 or misplaced, and that they must contact you by telephone to authorize any new credit in the future.

***Credit Reporting Organizations:***

Equifax – Telephone – 800/525-6285

Experian – Telephone - 888/397-3742

Trans Union (Formerly TRW) – Telephone -800/680-7289

Social Security Administration Fraud Line – Telephone - 800/269-0271

**Family and Medical Leave Act (FMLA)**

Here are some key facts about the FMLA:

- Applies to all employers with 50 or more employees;
- Provides eligible full and part-time employees up to twelve weeks unpaid leave annually for a variety of family and medical reasons;
- Has been interpreted to provide leaves of absence to employees for a range of conditions including, in some cases, asthma, high blood pressure, and migraines;
- Employees may recover past and future wages and benefits, costs, liquidated damages and legal fees from employers who violate the Act.

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