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Detecting identity theft: the quicker the better

To minimize the effects of ID theft, self-detection is the best protection.

Here are some tips to keep yourself safe:

- Monitor your account balances and activity at least weekly. This will help you catch the fraud earlier. Access your account through the Internet or by telephone, rather than wait for a paper statement.
- If you do not have access to online accounts, review mailed bank and credit card statements monthly. You have 30 days from the date of your bank statement to report check fraud - 60 days to report credit card fraud - and the most for which you will be liable is \$50.
- Monitor your credit report at least annually. Since it is harder to detect someone using your identity to open new accounts, reviewing your credit report is crucial.
- Get a free report each year from the three credit agencies (Equifax, Experian

& TransUnion) at a single phone number 1-877-322-8228 or Web site www.annual-creditreport.com online. Space the three reports out over the year instead of getting all three at once.

- Consider paying bills online or through automated plans. You can safely pay bills online through secure Internet sites or use automated plans.

- Password-protect your computer and sensitive files; ensure your computer has a firewall to protect from Internet attacks; regularly update your anti-virus/anti-spyware software; keep your operating system security features current.

For assistance call the Sheriff's Office Fraud Line at 477-1242.

CASE, *Communities Against Senior Exploitation*, is a Partnership of the Lee County Sheriff's Office and the community to prevent elder financial exploitation. ■

United Way: calls for aid at record level

United Way 211, a non-emergency help call line, received a record number of phone calls in July and August. The call volume, 2,172 for July and over 3,200 for August, is larger than any non-hurricane month since 211's inception in 2003. The August call volume was a 48 percent increase over last year's same month volume.

Recent employment and economic have contributed to the high rate of calls, officials said. Whether individuals need help finding immediate assistance for food or utilities, or longer-term help such as budgeting, job training or securing adequate care for a child or an aging parent, United Way 211 is there to put them in touch with the right resource. People in need often don't know where to turn. In many cases, people end up going without the necessary services because they do not know where to start. United Way 211

helps people find help.

"United Way 211 currently has a database of over 450 agencies and 700 programs that enable our specialists to meet the needs of the people of Lee, Hendry and Glades counties," said Linda Pankow, Director of United Way 211. "We are a single entry point into a complex network of health and social services. Our community has many available services but locating the appropriate resource can be confusing. We simplify the process by providing the linkage between the person in need and the agency that can provide the help."

The United Way 211 line operates 24 hours a day 7 days a week, serving the elderly, disabled and non-English speakers; those who are incapacitated by crisis or who are new to the community; employers, service providers and businesses searching for help for employees and clients. ■

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