

If your wallet or purse is stolen

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A lost or stolen wallet or purse is a gold mine of information for an identity thief. Identity thieves can use information found in your wallet or purse - from credit cards, checks, your Social Security Card, or even health insurance cards - to establish new accounts in your name, creating an identity crisis that can take months for you to detect, and even longer to unravel.

If your wallet or purse is stolen:

File a report with the police immediately. Get a copy of the report or at the very least, the number of the report, in case your bank, credit card company or insurance company need proof of the crime.

Cancel each credit and charge card in your wallet or purse. When you open new accounts, place passwords on them. AVOID using your mother's maiden name, your birth date, the last four digits of your Social Security number, your phone number, or a series of consecutive numbers.

Report the loss or theft to your bank if your wallet or purse contained bank account information, including account numbers, ATM cards, or checks. Cancel checking and savings accounts, and open new ones. Stop payments on outstanding checks, and ask your bank to notify the check verification service with which it does business. That way, retailers can be notified not to accept checks written on your old account.

Get a new ATM card, account number, and Personal Identification number (PIN) or password. (NEVER keep a copy of your PIN in your wallet or purse)

Contact the issuing agency of your driver's license or other identification document. Ask the agency to flag your file so no one else can get a license or any other identification documents from them in your name.

Call one of the nationwide consumer reporting companies to place an "initial fraud alert" on your credit report. The alert requires creditors to follow reasonable procedures before granting credit in your name. It will stay on your credit report for at least 90 days. The consumer reporting company you call will contact the other two, which then will place an alert on their versions of your report.

Equifax: 1-800-525-6285; www.equifax.com

Experian: 1-800-397-3742; www.experian.com

TransUnion: 1-800-680-7289; www.transunion.com

Ask the consumer reporting companies for a copy of your credit report. When you place an initial fraud alert on your credit report, you're entitled to one free copy of your credit report from each of the three agencies. Review your report to make sure no additional fraudulent accounts have been opened in your name or unauthorized changes

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made to your existing accounts.

Change the locks on your home and car if your keys were taken. Do not give thieves access to even more personal property and information.

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