

Know What's in Your Wallet

Many wallets contain enough personal information for an identity thief to steal your identity without a great deal of difficulty. Follow these tips to minimize the risk of identity theft:

- Never carry your social security card in your wallet. There are few times that you are required to have your social security card with you, such as day one of a new job to fill out I-9 paperwork.
 Leave your card at home in a secure place.
- Do not carry your passport, even if you are on vacation. Make a photocopy of the passport to keep with you and ask the hotel to hold your actual passport in the hotel safe. It can be very difficult to get a new passport when you are in a foreign country.
- Limit the number of cards you carry. Leave the others at home unless you are actually going to use them.
- Make a photocopy of everything you carry in your wallet. Keep copies in a secure place, such as a safe. The copies will show you the phone numbers you will need to call if the cards are stolen.
- Do not carry your checkbook. The checkbook contains a jackpot of information including your name, address and bank routing and account numbers. If you know you need to write a check, just tear out the one check you need and take that with you.
- Be careful with portable storage devices. Portable storage devices are a convenient way to carry multiple pieces of information however, if your purse is stolen along with your flash drive, what information could the thieves find out about you? Only carry a portable storage device when you will actually need it.
- Never keep passwords and PIN numbers in your wallet.
- Never leave your wallet in your car.



Use two-factor authentication if offered. Two-factor authentication is an added layer of security that combines something you have, a physical token such as a card or a code, with something you know, something memorized such as a personal identification number (PIN) or password.

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IDTheftWhatsInYourWallet623(rev 10/19)