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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