

10 Stolen Wallet Tips

There are **ways to protect from identity theft** after your wallet is stolen or even lost. Losing your personal identification can be a shock, especially if the thieves made off with your credit cards and debit cards. Despite the shock, there's no need to go to hell in a handbag. There are steps you can take to protect yourself from identity theft and credit card fraud if your wallet or purse are

The first part of this article considers how to protect yourself from credit card fraud and identity theft before your wallet is stolen. The second part shares **10 Stolen Wallet Tips** for those looking for help.



3 Ways to protect from identity theft:

1. Carry less.

Do yourself a huge favor by protecting your financial well-being and personal identity by unloading the junk from your pocketbook trunk. There's no need to weight yourself down with items that could be hazardous to your financial health if found in the hands of a handbag thief. Leave items like your social security card, checkbook, passport, birth certificate, multiple credit cards, and business cards at home or in a safety deposit box under lock and key. If you [never carry these ten items in your purse or wallet](#), you will better protect yourself from identify theft if your wallet is stolen.

2. Keep essential numbers and digits handy.

Always keep a list of credit card account numbers somewhere safe in your home. Along with these digits, be sure to store the customer service contact numbers in case you need to call to cancel your credit cards. A stolen wallet can make one frantic, and having these numbers on hand will help ease the tension by getting you in contact with the authorities fast.

3. Photocopy essential documents.

I keep photocopies of my birth certificate and driver's license in a bank safety deposit box just in case my wallet and purse are stolen or my house is robbed. Having a hard back up stored safely outside of the home is essential if you ever need to prove to someone who you are. Replacing stole or lost personal identification is also A LOT easier if you have copies of the original. It may be wise to get the photocopies notarized by a lawyer or a notary public, just to verify that the copy is authentic.

10 Stolen Wallet Tips:

1. File a police report.

When my wallet was stolen the last thing I wanted to do was trouble the police with a seemingly petty crime. But filing a police report is of huge importance as it validates your story and can help if someone uses your credit cards or usurps your identity in a case of identity theft. Call the cops and feel free to file a report.

2. Call credit card companies.

When a crook has access to your credit, it's time to cancel those credit cards. Since you have your credit card company numbers stored in a safe place, just calmly collect all the necessary digits and dial away. To cancel your credit cards you will probably have to answer some security clearance questions, so be prepared. When I called to cancel, I had replacement credit cards in less than a week.

3. Contact the bank.

Did the bandits breakaway with your bank card? Hopefully they didn't capture your [checkbook](#). Be sure to call your banks to discuss your options based on what was stolen. You may have to close your account and reopen another one. Don't fret, use this [Switch Bank Accounts Checklist](#) to help you identify all pre-authorized payments, direct deposits, and identify your linked transactions.

4. Visit the government.

If the felons fetched your driver's license, social security card, or another important piece of official paper then you've got to notify the government. Canceling credit cards and opening a new bank account is a lot easier than replacing personal identification. A **lost birth certificate**, **lost drivers license**, and even **lost passports** are the types of official documentation that identity theft thieves crave. So call your nearest government office to cancel these documents and begin the replacement process. The time to **replace a social security card** or **replace a birth certificate** can take weeks, even months. Besides, you want to notify all authorities pronto in

case someone is operating a vehicle in your name with your driver's license. Be sure to visit with government officials in-person and show them photocopies of all essential ID. Having a photocopy of an original can help prove your identity.

5. Call the credit bureaus.

Since the crooks made off with your credit cards, it would be wise to contact a leading credit reporting agency. Notifying bureaus like Equifax, Experian, or TransUnion is a good idea to keep tabs on your credit report, credit score, and your identity record. The bureaus can suggest ways to mitigate your risk based on the documents stolen. Since my mishap years ago, I've made it a habit to check my credit report yearly just to keep safe.

Hopefully you will never have deal with a stolen wallet or a lost purse. Do you have a "hell in a handbag" story? Please do share!

