What’s in Your Wallet or Pocketbook

Take the following steps now to protect yourself from identity theft in the event that your wallet or pocketbook falls into the wrong hands.

DON’T carry in your wallet:

- **Social Security Card** – Keep this card in a safe place—not on your person. Your Social Security number is the key personal identifier that scammers need to commit identity theft.

- **Medicare Card** – Make a copy of your Medicare Card, then black out the last four digits (for example: 349-72-XXXX). Those last four digits are what makes your number unique. If there is ever an emergency situation where your Medicare number is needed for billing purposes and you are unable to supply your insurance card, the medical group can always re-bill Medicare.

- **Personal Checks** – Don’t carry blank personal checks with you. If you prefer to pay for most transactions by personal check, make sure your checks contain as little information about you as possible. Make sure your checks do NOT contain your Social Security or driver's license number. Also, the next time you order checks, order them with just your first initial and last name. This will make it more difficult for a con artist to forge checks in your name or commit identity theft.

- **Numerous Credit Cards** – Consider carrying only one credit card for shopping and emergency purposes. In the event of theft, it’s a lot easier to close the account on one credit card than on multiple cards.

- **Birth Certificate** – Your birth certificate contains personal information about you that can be used to steal your identity.

- **Bank Account Numbers** – Never write your bank account numbers or pin numbers on a piece of paper that you keep in your wallet or pocketbook.

- **Large Amounts of Cash** – Don’t carry large amounts of cash. Only carry what you’ll need to get you through the day ahead.

- **Spare Key** – Never carry a spare home or car key. Keep spare keys somewhere safe, such as a lock box or with someone you trust.

DO carry in your wallet:

- **Emergency Contact Information** – Carry a piece of paper or laminated card containing the name(s) and contact information of the person(s) who should be contacted in case of an emergency. Let your contact person(s) know your insurance information in case of an emergency.

- **Medications You Are Taking** – Create and carry a list of all the medications you are taking, both prescription and over-the-counter. In an emergency situation, it is important that first responders have access to as much information as possible about your physical health.

- **State Identification Card** – If you don’t drive, consider obtaining a State Identification Card from your local Secretary of State’s Office. This card serves the same purpose as a driver’s license when you’re asked to verify your identity.