



What's In Your Wallet May Be a Bonanza for Identity Thieves

Losing your wallet has always been a hassle, but now it's downright dangerous. Not only do you have to replace your driver's license, credit cards, and other identification, but you need to think about whether you could become a victim of identity theft.

Many wallets contain enough personal information for an identity thief to steal your identity without a great deal of difficulty. To minimize this possibility there are some things you can do.

- 🔒 Clean out your wallet. Instead of carrying everything you think you might need in every situation, carry only what you know you will need. This means the contents of your wallet will change depending upon whether you're going shopping, on vacation or just to work.
- 🔒 Never carry your social security card in your wallet. You probably know your SS# anyway and the chances that someone will ask to see your actual card are slim and none.
- 🔒 If you want the security of carrying a credit card with you on all occasions, just carry one. Leave the others at home until you're actually going to use them. Some people write "Photo ID Required" on the back of their credit card instead of their signature for added protection.
- 🔒 If you carry a credit card, don't carry checks. If someone fraudulently uses your credit card, the most you're going to be liable for is \$50. If someone steals your check, they can steal whatever you have in your account.
- 🔒 Make a copy of everything you carry in your wallet. That way you'll not only have easy access to the phone numbers you will need to report a stolen credit card right away, but a copy will be better than nothing for the time it takes to get a replacement driver's license, insurance card, etc.
- 🔒 Don't leave your wallet in your car unless it's not visible from the outside and is locked in a glovebox or trunk. It takes less than 15 seconds for someone to smash your car window, grab your wallet, and be out of sight.

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