If your wallet is lost or stolen, follow this checklist to minimize the risk of identity theft:

- File a police report immediately in the jurisdiction your wallet was stolen from. Make a copy of the report in case it's requested by your financial institution(s), insurance company, etc.
- Cancel your credit cards. Request new cards with new account numbers.
- Call the three major credit bureaus (see phone numbers below). Have them put a "fraud alert" in your file and request that creditors contact you before opening new accounts in your name. Request copies of your credit reports to make sure no fraudulent activity has occurred. Request these reports again after three to six months to make sure no new fraudulent activity has occurred.

Equifax: 800-525-6285 Experian: 888-397-3742 TransUnion: 800-680-7289

- Inform your financial institution(s) of the loss. If your wallet contained account numbers, ATM/debit cards, etc., close your checking and savings accounts and open new ones. Also, stop payments on outstanding checks.
- Report your lost or stolen driver's license to the Department of Motor Vehicles and request a replacement. Ask if you can obtain a new driver's license number.
- Change all applicable locks (house, vehicle, mailbox) if your keys were stolen.
- Replace your medical and vehicle insurance cards.
- Cancel any DVD or other rental cards and request new ones.
- Replace your Social Security card if it was stolen. Make sure to keep your Social Security card in a safe place. DO NOT carry it with you unless absolutely necessary on rare occasions.
- Monitor your accounts closely. To get reimbursed, financial institutions often require you to notify them within 60 days of a fraudulent charge.