

## What to Do When You've Lost Your Wallet or Purse

By Xenia Woltmann

*There are many steps you can take to protect your personal information. Do not carry your social security number or any unnecessary information with you and avoid sharing information if you are not certain of who you are sharing it with. Make a list of all items in your wallet, including membership cards, work badges, garage codes, and personal information of family members. Create a list of contact information for your financial institutions and insurance companies, anyone that you may need to contact in the event your information is compromised and keep it in a secure location. If your information is compromised, it is important to take immediate action to protect yourself.*

**Begin by calling your bank & credit card companies to report the incident.** The next step you will take is to **notify the credit bureaus.** You can do this by calling or logging into the 3 bureaus and place a fraud alert. Equifax: 1-800-525-6285; Experian: 1-888-397-3742; TransUnion: 1-800-680-7289.

You will also want to **notify the Social Security Administration** by calling 800-772-1213 or visiting [ssa.gov](http://ssa.gov). They offer services to prevent fraud if your information is compromised. Make certain you **file a police report**, it is required if you need to file an identity theft affidavit with the FTC or request a new social security number. It may also be relevant to another incident and most importantly, if your personal residence, vehicle, or work is at risk, the police need to know. **Replace your drivers license** at a local Secretary of State office or online at [Michigan.gov](http://Michigan.gov). Make sure to contact your **cell phone company, insurance providers, and other debtors or financial institutions.** This includes lenders, financial advisers, auto, medical and prescription companies.

Additional steps to take include **changing your locks.** Call a locksmith, contact your dealership, and disable any automatic door openers. Continue to **monitor your credit.** Keep tabs on any unusual activity on your credit report. Many credit card companies offer free credit alerts. Additionally, visit [annualcreditreport.com](http://annualcreditreport.com) for a free report once a year.

*It can be very unnerving to be the victim of identity theft, but you are not alone. Every firm has a protocol in place to protect your information. Taking the proper steps will prevent a difficult situation from getting worse.*

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