



Steps to Take Following a Purse/Wallet Theft

The following items, if stolen, could cause your identity and/or finances to be at risk. Here, the identity theft experts at Kroll explain the best steps to take following the theft of each item that may be found in a purse or wallet. If you are the victim of such a theft, please call and speak to a Kroll Investigator.

Debit card

- 1) Call the financial institution that issued the card, cancel the card, and obtain a confirmation number for the card's cancellation.
- 2) Ask that the stolen card be replaced with a new card and card number.
- 3) Review your account online or review your next statements for unauthorized charges.
- 4) Dispute unauthorized charges directly with the financial institution that issued the card.

Checkbook, individual checks, or deposit slips

- 1) Report the theft to your financial institution.
- 2) Close the associated account.

Putting a "stop pay" order on the stolen checks does not offer enough protection for your bank account. A thief may be able to use that data to make payments by phone or internet or even print new checks with that data.

Credit card

- 1) Report the theft to your financial institution that issued the card.
- 2) Cancel the card and obtain a confirmation number for the card's cancellation. It should be replaced with a new card and card number.
- 3) Dispute any unauthorized charges directly with the financial institution that issued the card.

Social Security card

- 1) Consider placing fraud alerts with the three national credit reporting agencies: Equifax, Experian, and TransUnion. The fraud alert is a statement added to your credit reports for a limited period of time that notifies potential lenders that you are vulnerable to identity theft. The creditor should take appropriate steps to verify it is you applying before they approve an application for credit that appears to be from you.

- 2) Call your Kroll Investigator for assistance in placing the alerts.

Driver's license

- 1) Request a replacement of your driver's license.
- 2) Call your Department of Motor Vehicles before visiting to ask what identification and/or documentation is required to obtain a replacement.

Health insurance card

- 1) Request a replacement card from your insurer, and ask if it's possible to use a different member identification number on the new card.
- 2) Check future Explanation of Benefits statements closely, and report unauthorized transactions to your insurer and your Kroll Investigator.

Medicare/Medicaid card

- 1) If your Social Security number was on the card, please follow both the "Social Security card" and "Health insurance card" advice above.

Military ID

- 1) Report the lost/stolen card to the on-base security office (due to potential security risk) as well as DEERS (Defense Enrollment Eligibility Reporting System) or the In Processing Building to obtain a replacement.
- 2) Notify the on-post bank, as well, if you conduct business there.
- 3) If Social Security numbers of the military member and dependents are on the ID card, please review the "Social Security card" advice.
- 4) Note that the suggestion of fraud alerts will not apply to those who do not have credit reports (i.e. children).
- 5) Also see the "Health insurance card" advice.

Employer ID

- 1) Seek replacement of the card, and ask the employer to note that the original was stolen.
- 2) If the card provides access to secure areas, notify security so that the stolen card can be deactivated.



Library, video rental, auto club, fitness center, or other membership card

- 1) Call the issuer of the card to report it stolen.
- 2) Request a new card with a different account number.
- 3) Ask if the card was used without your permission prior to your call.

Any of these types of “membership” cards could cause you to be held liable for something rented or borrowed by the thief and not returned.

Car registration

- 1) Report the theft to the state agency that manages issuance of car registrations.

Car insurance

- 1) Notify your insurance company.
- 2) Ask if a different identification or policy number can be issued.

Green card/immigration papers

- 1) Notify the U.S. Citizenship and Immigration Services at www.uscis.gov or 1-800-375-5283.

Passport

- 1) Contact the U.S. Department of State, Passport Services at www.travel.state.gov/passport or call 1-877-487-2778.
- 2) Complete and sign Form DS-64: Statement Regarding a Lost or Stolen Passport.
- 3) Send form to: U. S. Department of State, Passport Services, Consular Lost/Stolen Passport Section, 1111 19th St., NW, Ste. 500, Washington, DC 20036.

File a police report

Report the theft to your local police so that the event is documented by law enforcement. **Note: If you become a victim of identity theft, another police report will be required because you will need to document the misuse of your identity, which is a separate crime.**