



Please Leave Home Without It

Concerns over identity theft continue to grow, especially with the news of data breaches at major companies and financial institutions. Unfortunately, you have little control over the hacking of these companies, but you do have control over your actions.

1. **Social Security Card** – A Social Security card may be used to open credit card accounts and take out loans. Taking it out where it might be stolen is tantamount to handing the keys to the kingdom to a thief. While Social Security numbers have been removed from Medicare cards, your Medicare Beneficiary Identifier number is also worth shielding.
2. **Multiple Credit Cards** – Carry a single card for general use and emergencies. Only carry another card if you plan on using it that day. Keeping all those cards at home will save you considerable time in reporting lost cards and disputing charges, should your purse or wallet get stolen.
3. **Gift Cards and Certificates** – They're like cash. Keep them home until you're ready to use them.
4. **Spare Keys** – Your wallet or purse contains your home address. No sense making the theft worse by endangering your home and family.
5. **USB Drive** – Very convenient for carrying important files, but it's gone forever if your wallet or purse is lost or stolen.
6. **Password Cheat Sheet** – Carrying passwords makes it possible for them to fall into the wrong hands. Don't carry your cheat sheet? How about those ATM PINs? That's a sure way to lose cash fast.
7. **Checks** – Carrying around a blank check is an obvious risk. Even a canceled check is a risk, since it has your routing and account numbers, which may be used to transfer cash.
8. **Receipts** – Besides being bulky, they will contain the last five numbers of your credit card. A thief might "phish" to find the rest of these numbers.
9. **Passport** – A thief could use this to travel under your name, open bank accounts, or even get a Social Security card. Not good.
10. **Business Cards** – Consider a separate case and carry them in your pocket. Do you really want a thief to know where you work?