

What to Do If Your Purse or Wallet Is Lost or Stolen

- File a police report in the city where your wallet was lost or stolen, and keep a copy of the report.
- Report the loss to the three nationwide consumer reporting companies: Equifax at (800) 525-6285, Experian at (888) 397-3742, and TransUnion at (800) 680-7289. Ask to have a fraud alert placed on your credit reports. It will tell creditors to follow certain procedures before they open new accounts in your name or make changes to your existing accounts. In placing a fraud alert you will be entitled to free copies of your credit reports. Order them a few weeks after your loss and review them carefully. Look for inquiries from companies you haven't contacted, accounts you didn't open, and debts on your accounts that you can't explain. Fraud alerts are good for 90 days and can be renewed. They are free.
- Alert your banks of the loss and request new account numbers, checks, ATM cards, and PINs. Also provide new passwords and stop payment on any missing checks.
- Contact all your creditors by phone and in writing to inform them of the loss.
- Call your credit card companies and request account number changes. Don't ask to cancel your accounts; that can hurt your credit score, especially if you have outstanding balances. Say you want a new number issued so your old numbers will not show up as being "cancelled by consumer" on your credit reports.
- Call the security or fraud departments of each company you have a charge account with to close any accounts that have been tampered with or established fraudulently. Follow up the request in writing and ask for written verification that the accounts have been closed and any fraudulent debts discharged. Keep copies of all documents and records of all conversations about these transactions. If you still want a charge account, request a new number.
- Contact the Internal Revenue Service if your Social Security card or any other card with your SSN on it was in your purse or wallet. This will alert the IRS that someone might use your SSN to get a job or file a tax return to receive a refund. Call its Identity Theft Hotline at **(800) 908-4490**. You can also follow the directions on the [Internal Revenue Service \(IRS\) website](#) regarding identity theft and your tax records, and the need to provide it with proof of your identity. Also contact the Social Security Administration (SSA) on its Fraud Hotline at **(800) 269-0271** or by e-mail to the Office of the Inspector General at www.ssa.gov/org.
- Call the SSA at **(800) 325-0778** if your Medicare card is lost or stolen. And ask for a replacement.
- If your driver's license was lost, contact your local DMV to report the theft and see if another driver's license has been issued in your name.
- If your library card was lost, contact the library immediately. You could be held financially responsible for any material borrowed after the loss.
- If your health insurance card was lost, notify your company.