

Lost and Confused: What to do to prevent wallet or passport theft/loss and what steps to take if it happens to you.

PREVENTION:

1. When writing checks to pay on your credit card account, NEVER put the full number on the "for" line. Instead just put the last four digits. The credit card company knows the rest of your numbers.
2. NEVER have your Social Security number printed on your checks. You can write it there if necessary. But if it is printed, any one can get it.
3. Be sure to completely log off your session if you use online banking. People can access your account if not.
4. DO NOT carry all of your credit cards with you. If you have one "just for emergencies," stow it away so that when there is an emergency, you'll have it.
5. DO NOT carry your Social Security card in your wallet.
6. DO NOT carry around your passport unless necessary.
7. Make copies of everything. And file away these copies in a safe place (such as a fireproof strongbox).

RECOVERY: What steps to take if any of this happens to you

WALLETS AND PERSONAL IDENTIFICATION

1. Cancel any credit cards immediately. The key to this is having the toll free number and your card number handy so you know who to call (this is where the copies of your credit card come into play).
2. File a police report immediately in the jurisdiction where it was stolen. If you wait, you may be responsible for some of the fraudulent charges. Credit card companies will ask for a report number on the affidavits and the sooner you report the crime, the more credible your case will be.
3. Call the three national credit reporting organizations and Social Security Administration immediately to place a Fraud Alert on your name and social security number. This means that any company that checks your credit will know that your information was stolen and will have to contact you by phone to authorize new credit.
Their numbers are: Equifax: 1-888-766-0008
Experian: 1-888 243 6951 or 1-800 520 1221
Trans Union: 1- 800-916-8800.
Social Security: 1-800-269-0217
4. Ask your bank about provisional credit. Banks are required to loan you the amount of the fraudulent charges while they are investigating the case.
5. Don't forget to cancel your smaller cards, such as movie rental cards, library cards, etc.

PASSPORTS

1. Contact the local police and file a report.
2. Immediately contact your consulate: They can advise you on how to recover or reissue a passport while abroad. They can also give you any information regarding procedures of the recovery process.

Document Copy Check List

1. Passport, visa, I-94 and immigration documents
2. All ID's (including international student cards, drivers licenses, etc....front and back)
3. Credit cards, ATM and Check cards (front and back)
4. Social Security card
5. Bank account numbers
6. Any other relevant documents and numbers (consulate numbers, bank numbers and hotlines, etc...)

REMEMBER: These copies are the only proof of your original documents. Keep them safe and organized so that they can be used if necessary!

HELPFUL NUMBERS:

Denver Police: **720-913-2008**

Or file an online report at:

<http://www.denvergov.org/policeport/PoliceReport1.asp>

Social Security Administration Fraud

Hot Line: **1- 800-269-0271**

Fraud Alert Information

Equifax 1-888-766-0008

<http://www.equifax.com>

Experian: 1-888 243 6951 or 1-800 520 1221

<http://www.experian.com>

Trans Union: 1- 800-916-8800

<http://www.transunion.com>

For more information on credit card fraud, see the Federal Trade Commission's Web site at: www.ftc.gov/bcp/conline/pubs/credit/atmcard.htm.