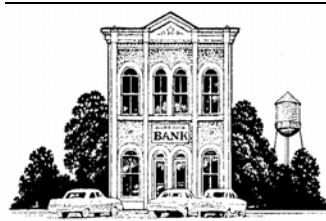


Do You Know What's In Your Wallet?

Have you ever misplaced your wallet or had it stolen? If so, what is your immediate reaction? Panic! Why? Because we keep so much of our vital information in our wallet and when it is lost or stolen, we have a feeling of helplessness. Here are some tips from your community banker to help minimize your distress.



*Tips from your
Community Banker*

At least every six months, you should make a photocopy of everything in your wallet or a written list of all of the contents. At the very least, the items will probably include:

- Driver's license
- Gasoline credit cards
- MasterCard, Visa and other credit cards
- Bank debit card
- Health insurance card

Remember, when you're making a photocopy of the cards, be sure to copy the back side of the card as well as the front. The back of the card usually includes a phone number to call to report a lost or stolen credit card.

Be careful what you carry in your wallet. Experts recommend that you never carry your social security card, birth certificate or passport around with you. Information contained on these cards is an easy target for a thief to steal your identity and quickly set up new accounts in your name.

Always keep your hand on your wallet whenever you have it out in a restaurant, grocery store, department store or other public place.

Take the following steps if your wallet is stolen:

- File a police report immediately and keep a copy in case you need to provide proof of the crime to your credit card company or bank
- After canceling your credit cards, call the three major credit reporting bureaus and ask them to put a "fraud alert" on your account.
- Ask the credit bureaus for a copy of your credit report and review it carefully to make sure no new accounts have been opened in your name.

- Get a new ATM card and personal identification number from your bank.
- Report your missing driver's license to the department of motor vehicles.

Consider making a personal guide with pertinent information and keep it in a safety deposit box or other safe place.

- For all bank and credit cards, list the institution name, toll-free number, account number and expiration date of the card
- List the phone number for the police department
- List the phone numbers of the three major credit reporting bureaus:
 - Experian 888.397.3742
 - Transunion 800.680.7289
 - Equifax 888.766.0008
- List the phone number for your local social security administration office.
- List the phone number for the department of motor vehicles.
- List the phone number of the U.S. State Department Regional Passport Agency.

Remember, it's always better to plan ahead for the unexpected.

Provided as a public service by the Pennsylvania Association of Community Bankers.