

NEVER EVER CARRY THIS IN YOUR WALLET

If you've been meaning to clean out your wallet, do it now. And permanently remove any of the eight items listed below. Why? Not only will it lighten your load, but also it will help protect your identity from being stolen. All it takes is your name and Social Security number for identity thieves to open new credit card accounts and make expensive purchases in your name.

Assembled is a list of items you should never (ever!) carry in your wallet. Do this and your risk will be lessened if your wallet is ever stolen.

1. Your Social Security card

Not only should your Social Security card be stored in a safe and secure place, but also make sure your Social Security number appears on nothing you keep your wallet. That includes your Medicare card and driver's license.

Helpful hint: For your wallet, photocopy the front and back of your Medicare card and black out your Social Security number. If it appears on your driver's license, get a new one.

2. A list of your passwords

We understand you have too many passwords to remember them all, but keeping a list of them in your wallet is asking for big trouble. Just think of what could happen if a thief gets your ATM card with the password conveniently attached.

Helpful hint: If you must keep a written list of your passwords, place it in a secure location in your home.

3. Spare keys to your home

If you have a driver's license in your wallet and a spare house key, you have just invited a thief to rob you.

Helpful hint: If you're likely to lock yourself out of your house, give a spare key to a trusted neighbor or relative.

4. A spare blank check

All a thief needs to raid your checking account is a blank check. The routing and account numbers allow anyone to electronically transfer funds from your account.

Helpful hint: Leave the checkbook at home and carry only the exact number of checks you need for that day. Better yet, use your debit card instead of checks.

5. Your passport

If a thief gets hold of your passport, it can be used for many nefarious

purposes, including traveling in your name, opening bank accounts and even getting a new copy of your Social Security card.

Helpful hint: When traveling overseas, photocopy your passport to carry with you and leave the original in the hotel lockbox.

6. Multiple credit cards

You may have an impressive collection of credit cards, but only carry the ones you need that day. We recommends carrying just one card for unplanned and emergency purchases.

Helpful hint: Create a list of the credit cards in your wallet, including the credit card number and the phone number to call in case of theft and keep this list in a safe place in your home.

7. Your birth certificate

A birth certificate alone is not enough to steal your identity, but used in combination with other forms of identification, such as a passport or Social Security card, much damage can be done.

Helpful hint: There are some occasions, such as a mortgage closing, when you may need to bring your birth certificate, Social Security card and other important personal documents. Keep them in sight at all times so someone cannot steal them. And never leave these documents in your car.

8. Credit card receipts

Any credit or debit card receipt will only contain the last four or five digits of the card number, but identity thieves can use just that small bit of information to phish for the rest. For example, an ID thief could call you and say he is from your bank and needs to verify your identity. He then asks for all the numbers on the credit card and the expiration date.

Helpful hint: Clean out your receipts each evening. Securely file the ones you need to keep and shred the rest.