



## Please Leave Home Without It

July 13, 2020

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

### **Ten Things to Leave at Home**

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 the same as to handing the keys of your home to a thief. While Social Security numbers have been removed from Medicare cards, your Medicare Beneficiary Identifier number is also worth guarding.
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 are like cash. Keep them home until you are 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 is 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. Do not carry your cheat sheet? How about those ATM PINs? That is 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?

Kind Regards,

A handwritten signature in blue ink that reads 'Miguel'.

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