



Stolen Wallet or Device?

Having your wallet or cell phone stolen can be extremely stressful, but staying calm and taking quick action is key to preventing fraud. Losing your cash can be bad enough, but that's not all criminals are after these days. The contents of your wallet (or purse) and cell phone can be a huge score for criminals looking to perpetrate various forms of financial fraud or even identity theft. Here are some simple tips that could help you recover:

- **Stay Calm:** Take a deep breath. It's natural to feel worried and be upset, but staying calm will help you think clearly and work through the steps you need to take.
- **Notify Authorities:** If you're a victim of theft, notify the local police right away. This is an important step, especially if you had sensitive information in your wallet or saved to your device.
- **Contact Your Financial Institutions:** If your wallet contained credit or debit cards, contact the issuer immediately. They will be able to restrict your card so no unauthorized activity can occur.
- **Lock Your Phone:** If your cell phone is stolen, use a "Find My Phone" feature to help lock your device remotely. This adds an extra layer of security and prevents others from accessing your personal data. If you do not have these capabilities and you use digital banking services, notify your financial institution and they will be able to assist in securing your online accounts.
- **Change Passwords:** Update any saved passwords for your email, banking, and social media accounts. This ensures that even if someone finds your device, they won't have access to your online accounts. Remember: most digital banking services offer transactional capabilities and contain sensitive information, like account numbers, that could be exploited by criminals who gain access to your device.
- **Notify Your Mobile Carrier:** If your cell phone is stolen, contact your mobile carrier to suspend your service. Newer trends of SIM card compromise, along with the potential of unauthorized use and additional charges are easily avoided by simply working with your carrier after a theft.

What can you do to minimize risk?

- **Slim Down Your Wallet:** Leave unnecessary cards and documents at home. Only carry what you need for the day.
- **Go Digital:** Consider using a mobile wallet to reduce the need for physical cards.
- **Photocopy Important IDs:** Keep copies of important cards, like your ID, in a safe place.
- **Set Up Biometrics:** Use fingerprints or facial recognition to lock your phone securely.
- **Enable Services Like Find My Phone:** Activate these features to track and remotely lock your device.
- **Use Strong Passwords:** Create complex passwords or passphrases for your device and apps.
- **Regular Backups:** Backup your device often to protect important data.