



Of course, prevention of ID theft is a priority to wandering seniors. Before you leave home, study updated security info from your credit card company. While traveling, keep it and all other ID in a secure pocket of your purse or wallet, preferably one with a zipper or velcro tape.

When away from home and you have any fears that your credit card number or other ID may be stolen, pay in cash. This applies in city cabs, retail stores, sidewalk cafes, restaurants and other busy retail situations. Keep a copy of your credit card number or photos of all ID cards in a secure place at home or in a private bank security box. Carry a quick reference copy of the emergency call number of your credit card company. Keep a low max limit of your allowable credit card purchase totals while traveling; for instance \$1,000 to \$2,000.

However, despite all precautions, ID theft happens. There are at least five important steps to take when you believe you've become a victim:

1. Immediately call the credit card emergency number and report it. The account will be instantly closed. However, credit card and ID thieves anticipate the card will be quickly cancelled. They try to immediately withdraw cash and/or make retail purchases within minutes of the theft.
2. Before you travel, check with your insurance agent and/or the credit card company and ask the limit of your protection for a stolen card. In most cases, if you report an ID theft promptly, you won't be responsible to pay for any amount stolen up to your coverage limit.
3. When the card or number has been stolen, or if you suspect any other kind of ID theft, and after you notify your credit card company, report the theft to the local police.
4. It will be helpful to you, credit card company and police if you can retrace your activities from just prior to the suspected theft. Did you mistakenly leave the card at a restaurant, gas station, store or grocery?

Did you fail to take it earlier in the day, and then forgot you didn't have it with you? If your card

hasn't been physically stolen, but you suspect ID theft, give as much information to authorities as you can.

5. If you've eliminated all possibility that you misplaced the card, try to recall and report all information. Often, travelers pay for taxis, meals, entertainment or hotel rooms with credit cards where the number is available to many employees, including those who may be professional ID thieves, and the theft isn't discovered for days.

To avoid being a victim of ID or credit card theft is to do everything possible prevent it from happening in the first place.