Stolen wallet checklist

What to do if your wallet, cards or checks are stolen. Work down the list in order and tick each step as you finish it. The full guide, with the reasons behind every step, is at confirmedstolen.com/stolen-wallet/.

In the first hour

- [ ] **List everything that was in the wallet, purse or checkbook**
  Write down every card, ID, check range, insurance card, gift card and slip of paper with account details. The list drives every call you make next.

- [ ] **Lock or freeze cards in your banking and card apps**
  Most issuers let you lock a card instantly in their app. A lock stops new purchases while you call to cancel and replace.

- [ ] **Call each card issuer to report the cards stolen**
  Use the number on the back of a card you still hold, a statement or the issuer's app. The FTC says waiting to report a lost or stolen debit card (consumer.ftc.gov/articles/lost-or-stolen-credit-atm-and-debit-cards) can raise what you owe.

- [ ] **Call your bank about stolen checks and the checking account**
  Ask about a stop payment on specific check numbers or closing the account and opening a new one. The CFPB (www.consumerfinance.gov/ask-cfpb/how-do-i-stop-payment-on-a-check-en-983/) notes banks may charge a stop payment fee.

- [ ] **Change passwords if a phone or password list was also taken**
  A stolen phone can open banking and email apps. See our stolen phone guide (confirmedstolen.com/stolen-phone/) to lock and erase it remotely.

Within 24 hours

- [ ] **File a police report and keep the report number**
  Banks, insurers and some DMVs ask for it. Report where the theft happened, even if the police are unlikely to recover the wallet.

- [ ] **Place a fraud alert or credit freeze**
  A fraud alert asks lenders to verify your identity before opening credit; a freeze blocks access to your credit report. Our identity theft guide (confirmedstolen.com/identity-theft/) explains both.

- [ ] **Follow up in writing with each card issuer**
  The FTC recommends a written follow-up that includes the account number, when you noticed the card missing and when you first reported it. Keep copies.

- [ ] **Turn on transaction alerts for every account**
  Set text or app alerts for every purchase, withdrawal and new payee on remaining cards and bank accounts so misuse shows up at once.

This week

- [ ] **Replace your driver's license or state ID through your DMV**
  Each state runs its own replacement process and fees. Some ask for a police report when a license was stolen; check your state DMV's official site.
- [ ] **Decide whether you need a replacement Social Security card**
  You may not need the card itself if you know your number, but treat the number as exposed. Go only to SSA.gov (www.ssa.gov/) for replacement options, not a paid third-party site.
- [ ] **Request new insurance cards and member IDs**
  Call your health, dental, vision and auto insurers from the numbers on their websites or your policy documents, and ask whether a new member number is advisable.
- [ ] **Report stolen gift cards and store cards to the issuer**
  Have the card numbers or receipts ready. Whether a balance can be frozen or replaced depends on the issuer's own terms.
- [ ] **Replace other cards and keys in the wallet**
  Think of library, transit, loyalty, building access and membership cards, plus any house or car keys kept with the wallet.

Recovery

- [ ] **Review every statement for charges and checks you did not make**
  Compare card statements with receipts and check images with your register. Report anything unfamiliar to the issuer right away.
- [ ] **Check your credit reports for accounts you did not open**
  Request your reports at AnnualCreditReport.com (www.annualcreditreport.com/) and look for new accounts, inquiries and addresses you do not recognize.
- [ ] **Report identity misuse at IdentityTheft.gov**
  If someone opens accounts or files taxes in your name, create a report and recovery plan at IdentityTheft.gov (www.identitytheft.gov/).
- [ ] **Ask your insurer whether the theft is covered**
  The FTC suggests checking whether your homeowner's or renter's policy covers card theft and related losses, subject to your deductible.

Prevent it happening again

- [ ] **Carry less in your wallet**
  Leave your Social Security card, spare checks, passwords and rarely used cards at home in a secure place.

- [ ] **Keep a private record of cards and issuer phone numbers**
  Store the list in a password manager or a locked file, not in the wallet itself, so you can act within minutes next time.

Your case record

Cards and accounts canceled (and reference)

Checks stopped (numbers)

Driver's license replacement (date)

Police report number

Fraud alert or credit freezes (date)

Notes

Version November 6, 2026. General information, not legal advice. Agencies change their procedures, so confirm each step with the organization named. Confirmed Stolen is an independent reference; it is not law enforcement and does not recover property. Free to print and share with attribution.