LEARNING CENTER

What to Keep in your Wallet

Take out your wallet, purse or whatever you carry and compare what you keep on hand with our list of do's and don'ts.

What to Carry in your Wallet:

1. Credit Card/Debit Card

Even if you don't like to use credit cards on a regular basis, it is nice to keep one on hand in case of emergencies. Debit cards are great to keep in your wallet if you don't like to rack up charges on a credit card but don't like to use cash.

2. Cash

While most merchants do take credit or debit cards, you may come across some places that only take cash. For emergencies, it's smart to carry around some cash but not a hefty sum, in case you do lose your wallet.

3. Contact Info/Identification

Obviously you always want to carry your driver's license or state ID. Also, if you do lose your wallet, someone might be kind enough to return it to you if they see your contact information listed inside.

4. Rewards Cards

Many stores offer rewards programs which are great for loyal customers to earn savings. Definitely keep your rewards cards in your wallet so you can easily rack up points.

5. Coupons

Try to make it a habit to keep coupons on hand at all times in case you make an impromptu trip to the store.

What NOT to Carry in your Wallet:

1. Social Security Card

Your Social Security Card is one of the most sensitive pieces of information you will ever have in your life. If lost or stolen, anyone can steal your identity. Never carry that in your wallet and always keep it in a safe place.

2. Birth Certificate

Like your social security card, your birth certificate is another easy way for identity thieves to apply for loans in your name. Again, keep this in a safe place.

3. Pin Numbers

As hard as it is to remember all your pins and passwords, DO NOT carry your pin numbers in your wallet. If your wallet is ever lost or stolen, the person who finds it will have your card number and pin number information and can easily make purchases on your dime.

4. Passwords

Similar to pin numbers, do not carry around your passwords.

5. Spare Keys

In the event that your wallet is lost or stolen, a thief now knows your address and has a way to get into your home or car. That's a very unsettling feeling.

If you have any questions, call Align at 800-942-9575.

Connecting all your banking needs