

## Stop These Bad Habits:

1. Leaving your cards unsigned.
2. Disclosing your PIN to anyone—including to someone who claims to represent the card issuer or financial institution—who telephones or e-mails you.
3. Writing your PIN on your card, or anywhere else.
4. Responding to *any* type of e-mail request asking for your personal or financial information. The people at your credit union would never ask you for this—we already have it on file.
5. Responding to an incoming telephone request asking for your personal or financial information.
6. Allowing your card to be out of your sight or allowing anyone to use it without your PIN from you.
7. Leaving your cards unattended in your car, even if locked, or at work.
8. Signing receipts without checking that transactions are recorded properly.
9. Throwing receipts in trash cans or leaving them where others can get at them.
10. Letting your mail pile up in an unsecured mailbox when you're traveling.
11. Traveling with just one card. If one is tainted by fraud, you'll need a backup.
12. Counting your money at the ATM.

# Sample

Providing your personal and financial information to anyone can lead to ID theft and a rash of attacks. Now when you're dealing with the police, you have to prove to them that you're the real you. When it comes to card safety, you need to take good habits, you'll pay the good habits in practicing good habits goes a long way to keeping you and your cards safe.

### ID theft resources

ID Theft Resource Center  
[idtheftcenter.org](http://idtheftcenter.org)

FTC: National Resource for ID Theft  
[www.consumer.gov/idtheft](http://www.consumer.gov/idtheft)

FTC brochure: Take charge: Fighting Back Against Identity Theft  
[ftc.gov/bcp/online/pubs/credit/idtheft.htm](http://ftc.gov/bcp/online/pubs/credit/idtheft.htm)



[cuna.org](http://cuna.org)  
 To order: 800-356-8010, ext. 4157  
 Stock No. 27319

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Good Habits  
 Protect Your Plastic Cards  
 Against Fraud  
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Plastic card fraud statistics are up, and much of the fraud comes from criminal activities we can't control. But safeguarding your cards—and identity—from the risk of exposure starts with keeping constant control of your cards, card numbers, and any other information about your financial

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At the credit union, we're proud of the measures we take to help protect your cards. But we *all* need to be responsible and aware of actions that will minimize risk and keep our cards safe.

Make good habits and stop bad ones to minimize your card risk.



## Practice These Good Habits:

1. Sign your cards with permanent ink as soon as you receive them.
2. If your card has a PIN (personal identification number), memorize it. Skip easily recognizable PINs such as the last four digits of your social security number or phone number.
3. Delete urgent e-mails requesting personal information. This is commonly known as phishing. Phishers use authentic-looking e-mail to lure people into fake Web sites to obtain personal information and commit ID theft.
4. Only put necessary information—name, address—on checks.
5. Carry only cards you're going to use. Leave all other cards at a safe place at home.
6. Watch the merchant perform your card authorization.
7. Make sure purchases are recorded properly before you sign for them.
8. Review your transactions every 30 days to make sure you've authorized them.
9. If you're asked to sign for a purchase, ask the merchant for proof of purchase, warranty authorization, or tax purposes.
10. If you have online access to your statement, review the account daily for any suspicious activity.
11. Routinely check your credit report for errors and unauthorized accounts. Each major credit bureau must provide one free credit report annually to consumers requesting a copy:  
*annualcreditreport.com, 877-322-8228.*  
(See the resource box for more information.)

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12. Before traveling, notify your card issuer of the location and time frame to account for changes in your card use.
13. Verify the location of the merchant on your bill with a street view or map of the area to make sure you're in the right neighborhood to collect your bill.
14. Make sure online shopping sites show a closed padlock in the bottom browser window frame—outside the vendor Web site window.
15. Follow news about fraud as it evolves with technology; those changes can affect you.
16. When performing any transaction, check out the environment for safety.
17. When using an ATM (automated teller machine), shield the screen and keypad with your body to prevent others from seeing your PIN.
18. Inspect the ATM to identify any tampering of the machine. Crooks can install devices to capture your information—commonly known as skimming.
19. Be cautious of someone contacting you—in the guise of financial institution employees—advising you of unusual activity. Call your financial institution, at a number you'll find on your statement, for verification.
20. Report card loss to your card issuer immediately.
21. Report your card fraud to the authorities. If a suspect is identified, press charges.

## Major credit bureaus

		Request a copy of credit report	Fraud units
Experian	<i>experian.com</i>	888-397-3742	888-397-3742
Equifax	<i>equifax.com</i>	800-685-1111	800-525-6285
TransUnion	<i>transunion.com</i>	800-888-4213	800-680-7289