

Free Credit Report

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Major Credit Bureaus

Experian experian.com

Get your credit report: 888-397-3742

Fraud unit: 888-397-3742

Equifax equifax.com

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Fraud unit: 800-525-6285

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Get your credit report: 800-888-4213

Fraud unit: 800-680-7289

Protect Your Plastic Cards



Center for Personal Finance
cuna.org
To order: 800-356-8010, ext. 4157

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Credit and debit card payments in stores outpaced cash and checks for the first time in 2003. Consumers simply like the convenience and acceptance the cards offer.

But with that convenience comes some risk. If your cards or card numbers get into the wrong hands, you're in for a rough ride. Providing your personal and financial information to the wrong people can lead to ID theft.

But making and practicing good habits is a surefire way to keep your cards—and your identity—safe.

▶ Sign your cards with permanent ink as soon as you receive them.

▶ If your card has a PIN (personal identification number), memorize it. Don't pick easily recognizable PINs such as the last four digits of your Social Security number or phone number.

▶ Shred receipts and statements with a cross-cut shredder unless you need them for proof of purchase, warranty authorization, or tax purposes.

▶ Be cautious of someone contacting you—in the guise of a financial institution employee—advising you of unusual activity. Call your financial institution, at the number you'll find on your statement, for verification.

▶ Only put necessary information—name, address—on checks.

▶ Review card transactions carefully as soon as you receive your statement.

- ▶ Report card loss to the card issuer immediately.
- ▶ Report card fraud to authorities.

On the computer

▶ Delete urgent e-mails requesting personal information—they're bogus. Be suspicious if someone claiming to be from your financial institution asks for confidential information. The people there already have it on file.

▶ Make sure online shopping sites show a closed padlock in the browser frame—separate from the vendor Web site window.



▶ If you have online access to financial statements, routinely review accounts for suspicious activity.

▶ Carry only cards you're going to use. Leave all others at a safe place at home.

▶ Watch merchants perform credit card authorizations.

▶ Make sure purchases are recorded properly before signing the receipt.

▶ When performing ATM transactions, check out the environment for safety. Count your money elsewhere, not while at the ATM.

▶ At an ATM, shield the screen and keypad with your body to prevent others from seeing your PIN. Inspect the ATM for tampering. Crooks sometimes install devices—a slightly different color than the machine—to capture your information. This is known as skimming.

▶ Before traveling, notify your card issuer so it is aware of any "out of pattern" purchases. Ask the post office to hold your mail when you're out of town. ▶

At home Out and about

SAMPLE

The people at your credit union would never ask you for personal information by phone or e-mail—they already have it on file.

