

## Credit Card Fraud Prevention Techniques and Information



**Do not give out any of your information!**

### 14 Ways to Protect Your Credit Cards:

You may think these 14 rules are unnecessary. But if you ignore them, you make it easy for the wrong people to use your cards

1. Never leave your cards unattended at work. There are more credit card thefts in the workplace than in any other single location.
2. If your credit card is programmed to access an Automated Banking Machine (ABM), protect your Personal Identification Number (PIN) or security code. Don't write it down, memorize it.
3. Don't leave your credit cards in your vehicle. A very high proportion of credit cards are stolen from motor vehicles.
4. Always check your card when returned to you after a purchase. Make sure it is your card.
5. When traveling, carry your cards with you or make sure they are in a secure location.
6. Report lost or stolen cards immediately. Most fraudulent use of cards takes place within hours or days of their being lost or stolen.
7. Sign the back of a new card as soon you get it. Destroy unwanted cards so no one else can use them.
8. Make a list of all your cards and their numbers. This key information is helpful when reporting lost or stolen cards. Keep this list in a secure location.
9. Always check your monthly statements. Make sure the charges are yours. Report them to your card company if the entry is not yours. If you have on line banking check the cards more regularly.
10. Never give your card number over the phone unless you are dealing with a reputable company. The only time you should give it is when you have called to place an order.
11. Routinely request your credit report. [Annualcreditreport.com](http://Annualcreditreport.com) Federal Law allows you to get a free copy of your credit report every 12 months from each credit reporting company. Ensure that the information on your credit reports is correct and up to date. Make sure no one has opened additional credit cards in your name. Also check your children's credit and verify no one has opened anything using their identity.

TransUnion 

**EQUIFAX**

 Experian

12. Shred everything. Do not throw out anything containing your personal information or leave them out in the open at work or at home.
13. Only use secure and trusted internet connections when transmitting personal information.
14. Consider getting a pre paid card for on-line purchases and load money as needed.

**Beware of anyone asking for your personal information anytime. Never give anyone any of your personal information over the phone, computers, or in person until you are able to positively verify who they are.**