

## **Protecting Against Credit/Debit Card Fraud**

- Sign the signature panel on your credit cards and debit cards as soon as you receive them.
- Check receipts against your monthly billing statement or bank statement to verify all of your transactions. Report any unauthorized transactions immediately.
- View your statements to verify that they properly reflect the amounts you have authorized. Also, watch for multiple charges.
- Be cautious when giving out your card number. Never provide account information to anyone who called you.
- Update your contact information with your financial institution.
- Let issuers know your travel dates and destination. If your card gets swiped at an unusual location, the card issuer may decline the suspicious transaction.
- Watch out for ATMs that appear to have been altered. If anything on the front of the machine looks crooked, loose or damaged, it could be a sign that someone attached a skimming device. Skimmers are devices that capture the data from the magnetic stripe on your card. This data can be transferred to a blank card and then used to complete fraudulent transactions.
- If your card gets stuck in the machine, call your financial institution promptly to report the incident.
- Copy the customer service phone number from the back of each of your debit or credit cards and keep this list in a separate location from your purse or wallet.