

Safer Use of Credit Cards

DO

- Look for signs of tampering on ATMs and card readers, including loose connections, loose wires, tape, etc.
- Check for hidden cameras or people looking over your shoulder when entering pins, Shield your fingers on the keyboard.
- Keep an eye on your card at gas stations, restaurants, hotels, (where skimmer crimes often occur).
- Check bank and credit card statements regularly.
- Close compromised accounts immediately, change pins.
- Order and check your credit report if you suspect credit fraud, notify credit bureaus* and order a FRAUD ALERT or SECURITY FREEZE on accounts to help prevent further fraud and identity theft.

For Checking accounts, order a free annual report from ChexSystems
1-800-428-9623 or www.consumerdebt.com

DON'T

- Don't use unbranded or suspicious looking ATMs and card-readers. Corner grocery stores, convenience stores and public locations outside banks are often targets.
- Don't let cashiers or others enter your PIN for you.
- Don't delay reporting errors, even small ones, to financial institutions.
- Don't use debit cards for large purchases, to preserve your maximum consumer protection use credit cards instead.
- Don't respond to unsolicited email requests for a account and PIN numbers ever!

* See Identity Theft under Other Info on our web site – www.judakallus.com