

Identity Theft

GUARDING YOUR CARDS

Credit/debit card fraud is a form of identity theft. It occurs when a criminal deceitfully gains access to and uses another person's payment card account. If this happens to you, fraudsters may not stop at racking up charges on your card, both online and in stores. They can cause many other problems, including accessing and changing your personal information.

You can reduce your exposure to card fraud and theft by following basic card account maintenance and safety practices.

- Safely store cards when they are not in use.
 - Always memorize your card PINs. Never write them down on cards or share them with others. Change them frequently.
 - Make a list of your card account numbers, expiration dates and customer service phone numbers. Keep the list in a secure place that you can access quickly if your cards are lost or stolen.
 - Go paperless with bills and statements.
 - Check your card activity and bank accounts regularly. Look for unfamiliar charges.
 - Don't allow websites to remember your card numbers.
 - Use a credit monitoring service. Paid services have more robust monitoring. Free services, such as [creditkarma.com](https://www.creditkarma.com), let you look up your credit score and tell you if a new account has been created or closed.
 - Report and investigate any questionable charges to your card immediately. A thief may first charge a small amount to "test out" using your card. Unwary consumers often do not notice or care about small amounts, making them prime targets for identity theft and fraud.
- When you receive replacement cards, thoroughly destroy the old ones.
 - Ask your credit card companies to stop sending balance-transfer checks. Thieves can steal these from your mailbox or trash and use them to access your credit and identity.
 - Don't give your card information over the phone unless you have made the call and you know you're dealing with a trustworthy business.

You can stop receiving unsolicited, prescreened offers of credit or insurance by mail as well as by phone or email at [optoutprescreen.com](https://www.optoutprescreen.com). There, you can choose the electronic opt-out option for five years or the permanent opt-out option by mail.