

Safety tips that reduce your exposure to fraud

F Figure out your balance

Keep close tabs on the balances of any financial account that is accessible by a plastic payment card. Identifying a dramatic balance change in one of your accounts is the best early warning system a consumer can have. If your financial institution offers online banking or email balance alerts sign up for them immediately. Many programs offer balance information in email format or text format to most cell phones.

R Respond to contact by unknown persons with extreme caution

It's OK to hang up and call back! Do not trust text messages, emails or direct telephone calls from persons unknown to you especially if they identify themselves as an employee of your bank or credit union. If you are still in the possession of your plastic payment card you can always find a toll free number on the back of the card to call when you have concerns about your account safety.

NEVER call a telephone number that is provided to you by unknown persons. Obtain your bank or credit union phone number on your own and call them immediately to verify your account status.

A ATM Safety

Never approach an ATM if anyone is lingering nearby. Never engage in conversations with others around an ATM. Remain in your automobile until other ATM users have left the ATM. Never use an ATM if you see loose or wobbly parts attached to the face of the ATM or a dramatic change in the appearance of the ATM since your last visit. If you feel uneasy do not use the ATM. Go to another ATM location where you feel safer.

U Unreported incidents can hurt you

If your plastic card is captured inside of an ATM call your card issuer immediately to report the card capture. Sometimes you may think that your card was captured by the ATM when in reality it was later retrieved by a criminal who staged its capture. Either way, you will need to arrange for a replacement card as soon as possible.

D Don't hesitate

Ask your card issuer for a new card number if you suspect that your payment card may have been compromised at a merchant, restaurant or ATM. It's important to change both your card number and your PIN whenever you experience a potential theft of your personal information.

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