



Debit / Credit Card Safety Tips

Debit and credit cards are conveniences that many of us use daily. Here are few reminders about how to keep your personal information safe, especially during the very busy times like holidays and vacations.

- ✚ Keep your PIN (personal identification number) private. Don't tell anyone, or write the number on the back of your card, or give someone your number to use your card. It needs to be your own secret. In addition, no company or person, not even your financial institution should ask for your PIN. If you get a phone call or letter asking for your PIN – DO NOT COMPLY! Inform your financial institution that someone has requested you send them your PIN.
- ✚ When shopping online, make sure that the site you are providing your financial information to is a secure sight. Make sure the site has a symbol, such as a "lock" on the page, or the URL address has "https" in it. Be sure to log off of the site after you have entered your information, or close your browser so that your information is protected.
- ✚ When using your debit/credit card at an ATM, have your card ready when you get to the ATM, especially if there are a lot of people in the vicinity of the cash machine. Also, if the ATM machine doesn't look right, or appears to be altered in some way, don't use that particular machine. Make sure to put your money away (out of sight) before leaving the ATM.
- ✚ When using your debit card to make a purchase, discreetly enter your PIN number. Be aware of your surroundings!
- ✚ Keep your debit/credit card(s) in a place that is private. Don't leave it lay around at the office or at home.
- ✚ Review your account statements regularly that you receive from your financial institution. If you don't receive paper statements, be sure to monitor your accounts online for any activity that you did not authorize. You may even consider having your financial institution send you alerts (if they offer this service) when fraudulent activity is suspected.
- ✚ If you do find fraudulent activity with your accounts, report it right away to your financial institution.
- ✚ If you lose, or your debit/credit card is stolen, report it immediately! Many financial institutions will have the number to call to report a lost or stolen card on their website.
- ✚ Make sure that your debit card does not come into contact with any other magnetic object. This can make your card not work correctly, or at all.