

Protect Against Credit Card Fraud



Security breaches at many major retailers continue to make headlines.

Here are a few ways you can help protect yourself from being a victim.

Monitor your financial statements often. Look closely for any unauthorized charges or activity and report any discrepancies immediately. The sooner a compromised card can be blocked, the lower number of fraudulent charges can occur

Know what to look for in a skimming device. A skimmer is used to copy your credit card information and/or pin number. It can be attached to an ATM, the keypad or commonly to a gas station's Pay-At-The-Pump. Keep an eye out for scratching around the card reader, glue residue or for any type of removeable device on the machine itself.

Be careful to whom you give your credit-card information, whether it be to an online merchant or over the phone. Only do business on secure websites and if over the telephone, be sure you are speaking with a reputable merchant or financial institution.

Create strong passwords, at least 8 digits. Change them regularly and keep them safe.

Check Your credit history periodically. You can order your credit report from each of the three credit bureaus -Equifax, ExperianSM and TransUnion® - by visiting annualcreditreport.com. You are entitled to one free credit report per year from each of these bureaus, take advantage of it.

