CARD FRAUD

Protect yourself from plastic card fraud

With so many ways to use your credit or debit cards to make purchases these days, it is very important to be aware of what you can do to keep your information and accounts private. American Eagle Federal Credit Union has put together the following suggestions that may help you keep your plastics safe.

- Always report lost or stolen cards immediately upon discovery.
- Sign your cards as soon as you receive them.
- Don't lend your card to anyone.
- Never write PIN codes on your card, or keep it in your wallet.
- Don't give your PIN code to anyone. No one from any financial institution, law enforcement or a merchant should ask you for this information.
- Do not use an obvious number for your PIN. Avoid using digits from your telephone number, social security, date of birth or any number someone could easily figure out.
- Never write your card number, social security number, checking or savings account number or PIN code anywhere anyone can see them or in any combination together such as on checks or envelopes.
- Never use the same PIN or ID number for all your cards.
- Never throw your account statement or pre-approved card offers in the trash. Shred them or destroy them beyond repair.
- Always verify that everything on your statement is correct.
- Immediately report any discrepancies to your credit/debit card issuer.
- Never leave a carbon receipt on a restaurant table and make sure your waiter or waitress takes your credit /debit card receipt to the register before you leave.
- Use caution when giving your account numbers over the telephone.
- Never put your account information in an email.
- Avoid carrying all your plastic cards, social security card, birth certificate or passport together. Carry only what you will be using.
- When making purchases on the Internet, make sure you are in a secure environment. This usually is stated by a pop-up message and by a key or lock icon on the bottom of your page. Only shop with companies you know online.
- If you know a statement is late in the mail, contact the card issuer immediately.

Plastic card fraud can't always be prevented, but you as a consumer can protect yourself in many ways by following some of the safety tips we have provided. Keep the risk of being a fraud victim to minimum and protect your cards, private information and accounts. It only takes a moment to be smart and protect yourself from fraud.

American Eagle™
Federal Credit Union

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