

CREDIT CARD SAFETY

Ways in which cards can be illegally obtained:

1. Purse snatching
2. Burglary
3. Pick pocketing
4. Auto thefts
5. Mugging
6. Murder
7. Lost cards
8. Skimming

A skimmer is a small hand held device that captures cardholder data contained on the stripe of a credit, debit or ATM card. Skimmers can hold information from hundreds of cards. The information is downloaded from the skimmer to a computer and then can be sent any where in the world.

Your credit card can be skimmed at a restaurant, gas station, hotel or any place you hand over your card. All an employee has to do is to make an extra swipe of your credit card through a small, concealed hand held devise.

10 ways to protect credit Cards

1. Never leave your card unattended at work.
2. Don't leave your cards in your car.
3. Do not write down your personal identification number (PIN). Memorize it.
4. Always make sure your card is returned to you after a purchase.
5. Always keep your cards in a secure location especially when traveling.
6. Report lost or stolen cards immediately.
7. Sign the back of new cards as soon as you get it with a permanent marker and destroy unwanted cards so no one else can use them.
8. Make a list of your cards and their numbers. This information is vital for reporting lost or stolen cards. Keep this list in a secure location
9. Always check your monthly statement. Make sure the charges are yours and report any discrepancies.
10. Only give your credit card information over the phone if you have placed the call to make a purchase from a reputable company