



Protect Yourself from Fraud

DOS

- Be on guard for phishing scams
- Shred all personal and financial information such as bills, bank statements, ATM receipts, and credit card offers before you throw it away.
- Keep your personal documentation (e.g., birth certificate, Social Security card, etc.) and your bank and credit card records in a secure place.
- Call the post office immediately if you are not receiving your mail. To get the personal information needed to use your identity, a thief can forge your signature and have your mail forwarded.
- Be aware of your surroundings when entering your Personal Identification Number (PIN) at an ATM.
- Limit the number of credit cards and other personal information that you carry in your wallet or purse.
- Report lost or stolen credit cards immediately.
- Cancel all inactive credit card accounts. Even when not being used, these accounts appear on your credit report, which is accessible to thieves. If you have applied for a credit card and have not received the card in a timely manner, immediately notify the appropriate financial institution.
- Closely monitor the expiration dates on your credit cards. Contact the credit issuer if the replacement card is not received prior to your credit card's expiration date.
- Sign all credit cards upon receipt.
- Review your credit report annually.
- Use passwords on your credit cards, bank accounts, and phone cards. Avoid using the obvious passwords-such as your mother's maiden name, your birth date, and the last four digits of your Social Security or phone number.
- Match your credit card receipts against monthly bills to make sure there are no unauthorized charges.

DON'TS

- Volunteer any personal information when you use your credit card.
- Give your Social Security number, credit card number, or any bank account details over the phone unless you have initiated the call and know that the business that you are dealing with is reputable.
- Leave ATM receipts at ATMs, bank counters, or unattended gasoline pumps.
- Leave envelopes containing your credit card payments or checks in your home mailbox for postal carrier pickup.
- Record your Social Security numbers and/or passwords on paper and store them in your wallet or purse. Memorize your numbers and/or passwords.
- Disclose bank account numbers, credit card account numbers, and other personal financial data on any web site or online service location, unless you receive a secured authentication key from your provider.