

## Make Sure Your Credit Report is Accurate

Once a year, it's good idea to check your credit report for accuracy. If you find any errors, protect yourself legally by contacting the reporting bureau in writing within 30 days. You can order your report from any of these three national credit bureaus for a fee ranging from free to about \$8.

### Equifax

P.O. Box 105873, Atlanta, GA 30348  
Report Order: 1-800-685-1111  
Fraud Hotline: 1-800-525-6285  
[www.equifax.com](http://www.equifax.com)

### Experian

P.O. Box 2104, Allen, TX 75013-2104  
Report Order: 1-888-397-3742  
Fraud Hotline: 1-888-397-3742  
[www.experian.com](http://www.experian.com)

### Trans Union

P.O. Box 390, Springfield, PA 19064-0390  
Report Order: 1-800-888-4213  
Fraud Hotline: 1-800-680-7289  
[www.tuc.com](http://www.tuc.com)

For more information, visit  
[www.practicalmoneyskills.com](http://www.practicalmoneyskills.com)



## Card Security

[www.practicalmoneyskills.com](http://www.practicalmoneyskills.com)



## How to Safeguard Your Cards



## Keep Your Credit and Debit Card Numbers Safe and Secure

When you think of how valuable your credit cards are to you, you can imagine why their numbers are so appealing to criminals. But there are a few simple steps you can take to keep your cards and card numbers safe. This pamphlet explains how to protect your credit and debit card accounts, avoid fraud and loss, and combat identity theft. It will also explain what to do if your card is ever lost or stolen.

### Practical Money Skills Pamphlet Series:

Overview

Avoiding Credit Trouble

Budget Basics

**Card Security**

Credit Card Basics

Credit History

Debit Card Basics

*When you understand how to manage your finances, you've got an invaluable tool in taking control of your life. Wise use of these skills can provide peace of mind, financial freedom, increased buying power and a secure future. This pamphlet is one of a series on **Practical Money Skills for Life.***

For more information, visit  
[www.practicalmoneyskills.com](http://www.practicalmoneyskills.com)

# Taking the Right Steps to Card Security

## Your Card Holds Buying Power – Keep It Safe

- If you're expecting a new or replacement card, watch the mail closely.
- Sign the back of your card as soon as you receive it.
- Always keep a log of all of your card numbers in a safe, easy-to-check place.
- Never lend your card out or leave it behind as a "security deposit."

## Numbers Hold the Same Buying Power – Keep Them Safe

Credit and debit cards offer the convenience of making mail, phone, and Internet purchases without actually showing the card. All you need is your account number and card expiration date. Although security measures are getting more effective, if you don't take precautions, you could end up with some unexpected charges. Here are some simple steps you can take to keep your account safe:

- Take all card receipts and carbons with you, especially from places like ATMs, supermarkets, and self-service gas pumps.
- Never give your account number to anyone who calls you on the phone.
- Always destroy old receipts and statements before you throw them out and never use public trash bins.

- Never use your credit card as identification for a check purchase.
- Keep your Personal Identification Number (PIN) private. Don't write it down and avoid obvious choices, such as your birth date or address.

## Beware of Identity Theft

Identity theft has become a major source of fraud and loss. Identity thieves steal personal information, such as credit card, Social Security, and driver's license numbers—and use it to assume an individual's identity. They can then open banking accounts, make purchases, obtain cash, and even get a job or apartment. Dumpster diving, mail theft, and Internet data theft are among the many ways information is stolen. If you ever suspect identity theft:

- 1. Call the Fraud Hotlines of all three national credit bureaus immediately** (see back page). Report the problem, request a "fraud alert," and ask for a free copy of your credit report.
- 2. Call the fraud departments of your creditors**, such as your card Issuers, other lenders, banks, phone companies, and utility companies. Follow up each call with a letter describing the problem in writing.
- 3. File a complaint with the Federal Trade Commission (FTC)**. Call toll-free 1-877-ID-THEFT or visit [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft)

## Review Your Monthly Statements Carefully

Mistakes can happen. So always save your card receipts, and compare the sales amounts to the charges on your monthly statements. If you find an error—such as an incorrect or unauthorized charge—protect yourself legally by contacting your card Issuer immediately in writing. You will be more likely to resolve the issue if you have not yet paid the charge.

## Report Lost and Stolen Cards Immediately

Be prepared for the possibility of card loss or theft by keeping a list of your account numbers in one safe place along with the corresponding customer service phone numbers. If a card problem does occur:

- 1. Notify your card Issuer immediately.** This will reduce your liability. If you can't find a Visa® card Issuer's number, call Visa toll-free at 1-800-336-3386 in the U.S. or collect at 410-581-9994 from outside the U.S.
- 2. If the problem is card theft, follow up the phone call with a letter to your card Issuer.** State that an "unauthorized charge" was made and give the details. This will ensure that the incident is treated as fraud.

## Learn About Zero Liability

When you use your Visa card to shop online, in a store, or anywhere... you're protected from unauthorized use of your card or account information. With Visa's Zero Liability policy,\* your liability for unauthorized transactions is \$0—you pay nothing!

Zero Liability has you covered:

- Worry-free shopping
- Ultimate security
- Complete fraud protection

**You owe nothing for unauthorized charges.**

\*U.S.-issued cards only. Visa's Zero Liability policy does not apply to commercial card or ATM transactions, or to PIN transactions not processed by Visa. See your Cardholder Agreement for more details.

*For more resources that will help keep your credit cards safe, visit*

[www.practicalmoneyskills.com](http://www.practicalmoneyskills.com)