

When your credit or debit card(s) are compromised, your identity has been stolen and is difficult to recover.

- Always know where your credit and debit cards are. Do not leave them in your vehicle. Do not have more credit cards than you need. More cards result in greater loss if they are used when stolen.
- Record your credit card numbers, the issuing institutions and phone numbers to call if you have to cancel the cards. Do not keep this in your wallet or purse. Never keep your P.I.N. numbers where your cards are kept.
- If someone can access your personal information and credit cards, they can steal your credit identity. Don't keep personal information - driver's license, birth certificate, wedding license etc. - with your credit or debit cards.
- If a card is lost or stolen, report the incident immediately. Contact your credit card company and the police.
- Do not share your P.I.N. number with anyone. If you have shared your P.I.N. you may not receive reimbursement from the card provider. Changing your P.I.N. often reduces or eliminates possible losses.
- Do not lose sight of your credit card when shopping. Someone may swipe your card twice.
- When using a debit card, shield the pin pad.
- Examine pin pads for signs of tampering. Only use a pin pad that is secured by a cable or locking device.
- When using a debit machine, take note of your surroundings. Make sure you are comfortable with the people you see. Use common sense.
- Check your statements every month and confirm the purchases are yours. Many institutions have a loss claim time limit.

Your best weapon is your brain. Use common sense, imagination, and good judgment.