

Preventing Identity Theft / Credit Card Fraud

Do:

- Sign your cards as soon as they arrive.
- Keep a record of your account numbers, their expiration dates, and the phone number and address of each company in a secure place.
- Keep an eye on your card during the transaction, and get it back as quickly as possible.
- Void incorrect receipts.
- Destroy carbons.
- Save receipts to compare with billing statements.
- Open bills promptly and reconcile accounts monthly, just as you would your checking account.
- Report any questionable charges promptly and in writing to the card issuer.
- Notify card companies in advance of a change in address.

Don't:

- Lend your card(s) to anyone.
- Leave cards or receipts lying around.
- Sign a blank receipt. When you sign a receipt, draw a line through any blank spaces above the total.
- Write your account number on a postcard or the outside of an envelope.
- Give out your account number over the phone unless you're making the call to a company you know is reputable. If you have questions about a company, check it out with your local consumer protection office or Better Business Bureau.

Identity Theft Help: <http://www.consumer.gov/idtheft/>

Credit Bureau Information:

Equifax-www.equifax.com
800-525-6285
P.O.Box740241,Atlanta, GA 30374-0241

Experian-www.experian.com
888-EXPERIAN (397-3742)
P.O.Box9530, Allen, TX 75013

TransUnion-www.transunion.com
800-888-4213
P.O. Box 1000, Chester, PA 1902