

Debit Card Fraud

Debit cards now account for almost 60 percent of purchases made with plastic, and 90 percent of households with bank accounts have a linked debit card. With the increased use of debit cards over cash and credit cards, it is also easier for thieves to steal your personal information. Take preventive steps to keep your information secure.

Statements

- Check your bank statements immediately.
- Make sure all payments are yours.
- Periodically check your account balance and transactions by utilizing online or telephone banking or an ATM.
- Keep your receipts to check your statement. Shred receipts with your account number printed on them..

Personal Identification Numbers (PINs)

- Keep a record of card numbers, PINs, expiration dates and your bank's 1-800 numbers to contact the issuing bank easily in case of theft.
- Memorize your PIN. Do not use your birth date, address, phone number or social security number. Never store your PIN with your card and do not make it available to others.
- Do not give your PIN to anyone over the phone. Thieves can steal a card and then call the victim for their PIN.

ATM

- Do not use an ATM if it looks suspicious, or has an unfamiliar device attached.
- Be wary of those trying to help you at the

ATM. They may be trying to steal your card number and PIN.

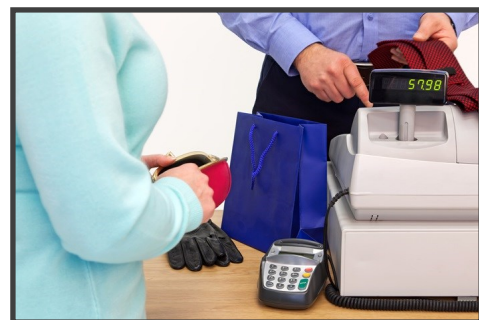
- Only use ATMs at bank branches, not at a convenience store or gas station. Bank security cameras can offer evidence of fraudulent ATM withdrawals.

Online

- Turn off your computer when you're finished online shopping. Hackers can access your information only when your computer is on.
- Arm your computer with antivirus and anti-spyware software.
- When shopping online with your debit card, make sure that the "http" in the browser bar turns to "https" on the checkout page before you enter any billing information. This means the site and your information are secure.

Helpful Suggestions

- Contact your bank immediately if your card is lost, stolen or subject to fraudulent use.
- Instead of signing the back of your card, write "See ID" in the signature space. A cashier should ask to see your driver's license before processing the card.
- If you fall victim to a scam, search the BBB's database to see if other debit card customers have had similar problems.



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