

Financial Safety Tips for Holiday Shopping



Safeguard your cash, credit cards, debit cards and personal information while shopping for the holidays. With identity theft and fraud on the rise, here are a few tips for financial safety.

- Reconcile your statements each month and check for unauthorized transactions.
- Report any suspicious inquiries or unauthorized transactions to your bank immediately.
- Never give out your checking or credit card account number unless you initiated the call.
- Don't enter your credit card number on an Internet site unless it is a secured site with a lock symbol on the browser status bar and "https" in the address. These safeguards are not guarantees, but if they are missing, the site is definitely not secure.
- Tear up or shred pre-approved credit offers, receipts and other personal information that link your name to account numbers.
- Get copies of your credit report from the three major credit bureaus each year. Check that everything is accurate, the accounts are yours and that closed accounts are marked closed.

When using a debit card or the automated teller machine (ATM), use these safety tips:

- Have your card ready and be prepared to use the ATM immediately.
- Watch for any unusual "add-on" devices at ATM or point-of-sale locations. Crooks can use these skimming devices to steal account information. Do not use any card reader that looks bogus and report the machine to your bank.
- Be careful and mindful of who is around you at ATMs. "Shoulder surfers" can get your PIN number and gain access to your account, so shield the screen and keyboard.
- Put your cash away immediately and always take your receipt with you.
- If you must go alone, choose a well-lit area that is free of obstructions when using the ATM at night.
- If your card is lost or stolen, contact your bank as soon as possible. Never carry your PIN number in your wallet and never write your PIN number on your ATM card.



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