

# Tips for Cardholders

## Using Your Card Securely

Treat your cards as if they were cash

Never write down your Personal Identification Number (PIN)- memorize it

Never disclose PIN numbers to anyone

Do not choose numbers and letters that can be easily identified when selecting a PIN (e.g. avoid using initials, phone numbers, or birth dates)

Ensure you sign your card on the signature panel as soon you receive it

Make a record of card account numbers and telephone numbers for reporting lost or stolen cards and keep this list in a safe place

Ensure that your card is returned after every purchase

Verify the transaction amount before signing the sales receipt

Check billing statements and purchase amounts against receipts

Know who has access to your cards; if a family member borrows a credit card without the your knowledge, you will be responsible for those purchases or cash withdrawals

Do not leave cards in the glove compartment of your car

Report lost or stolen cards to your issuing bank immediately

Report suspicious activities on your credit card or bank account to your issuing bank immediately

Sign up for email/text "transaction alerts" from your bank

Monitor your accounts often

Store important documents securely

## Protect your card information

Sign all your credit cards as soon as you receive them and never lend them to anyone

Shred all personal and financial information (e.g., bank statements, credit/ATM receipts, credit card offers, credit card bills, etc.) before you throw them away

Be careful about sharing or disclosing your personal information.

Pay attention to billing cycles or to a lack of mail being delivered to your address

Be aware of others nearby when entering your Personal Identification Number (PIN) at an ATM

## Avoid counterfeiting

Treat your cards as if they were cash

Keep an eye on your card while it is being swiped through the merchant's terminal

Ensure that you get your card back immediately after every purchase

Check your billing statement, and verify the amounts of your purchases

Check your card when it is returned to you

Sign the back of your new card as soon as you get it

## TIPS FOR USING YOUR CARD SECURELY:

### Using your card securely at an ATM

Be aware of your surroundings and listen to your instincts. If the ATM is poorly lit or in a concealed location, or if you're just not feeling comfortable, use another machine. Avoid counting cash or rummaging through personal items while standing at the ATM.

Guard your PIN. Memorize it and never write it down.

Cover the keypad when you enter your PIN, and if you notice