

For Your Own PROTECTION

- Sign all new credit cards upon receipt and save all credit card receipts and match them against your monthly bills.
- Be conscious of normal receipts of routine financial statements. Contact the sender if they are not received in the mail.
- Notify your credit card companies and financial institutions in advance of any change of address or phone number.
- Never loan your credit cards to anyone else.
- Never put your credit card or any other financial account number on a postcard or on the outside of an envelope.
- If you applied for a new credit card and it hasn't arrived in a timely manner, call the bank or credit card company involved.
- Report all lost or stolen credit cards immediately.
- Closely monitor expiration dates on your credit cards. Contact the credit card issuer if replacement cards are not received prior to the expiration dates.
- Beware of mail or telephone solicitations disguised as promotions offering instant prizes or awards designed solely to obtain your personal information or credit card numbers.

Internet and On-Line Services

- Use caution when disclosing checking account numbers, credit card numbers or other personal financial data at any Web site or on-line service location unless you receive a secured authentication key from your provider.
- When you subscribe to an on-line service, you may be asked to give credit card information. When you enter any inactive service site, beware of con-

artists who ask you to "confirm" your enrollment service by disclosing your password or the credit card account number used to subscribe. Don't give them out!

Preventive Actions

- Promptly remove mail from your mailbox after delivery.
- Deposit outgoing mail in the post office collection mailboxes or at your local post office. Do not leave in unsecured mail receptacles.
- Never give personal information over the telephone, such as your social security number, date of birth, mother's maiden name, credit card number or bank PIN code unless you initiated the phone call. Protect this information and release it only when absolutely necessary.
- Shred pre-approved credit applications, credit card receipts, bills, and other financial information, you don't want before discarding them in the trash or recycling bin.
- Empty your wallet of extra credit cards and ID's, or better yet, cancel the ones you do not use and maintain a list of the ones you do.
- Order your credit report from the three credit bureaus once a year to check for fraudulent activity or other discrepancies.
- Never leave receipts at bank machines, bank counters, trash receptacles, or unattended gasoline pumps. Keep track of all your paperwork. When you no longer need it, destroy it.
- Memorize your social security number and all of your passwords. Do not record them on any cards or on anything in your wallet or purse.