

UN-L for Families
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Protect Your Credit Cards

Thieves can access your accounts, open new accounts and wreak havoc on your credit if they have your credit or debit card information. Instead of falling victim to identity theft, follow these simple guidelines to help guard your personal information. Photocopy both the front and back of all your credit and debit cards. Keep these copies in a safe and secure location so you will immediately have the information needed to cancel your cards if they are stolen.

Be sure to keep all personal credit information secure. Sign all credit cards as soon as they arrive and pay all bills before the due dates. Immediately remove all mail from your mailbox. Do not leave credit card bills, transaction receipts, bank account statements or any other papers with account numbers out in the open. Tear all papers with sensitive information on them into small pieces before disposing of them. Do this even with mailings that indicate you have been pre-approved for or offer you a credit card.

Do not carry credit cards in your wallet or purse. Carry your credit cards separately, if possible. This will prevent you from losing all of your information if your wallet or purse is lost or stolen.

Never give out your credit card number over the phone or Internet unless you are absolutely confident the company is reputable. Never give an unknown caller your credit card number. If someone calls claiming to be a representative of your bank or financial institution, hang up, wait for the dial tone and then dial that institution to confirm the caller actually is from your bank. Do not be fooled by scams where con artists ask for your credit card number to "verify" the prizes they say you have won.

Keep your card in sight at all times when making a purchase. Make sure no extra imprints of your card are made and the transaction receipt is placed in the cash register. Carry receipts in a safe place, separate from your purchase, and hold on to them to check against your monthly billing statement.

Notify your credit card companies in advance of a change in address. Also tell them the routes, destinations and time lines for any travel plans. When traveling, record all confirmation and cancellation numbers for reservations. Make

sure hotel rooms are locked and keep all valuables in the provided safes. Keep copies of all receipts and transactions to check against your bill.

"Smart cards" like pre-paid phone cards and bank cards can provide protection against someone stealing your card and charging large amounts to your account. Nonetheless, immediately destroy all "smart cards" when you are done with them because they can still cost you money if stolen.

Contact your local UN-L Extension office and ask for NebGuide G1767 "Protect Your Credit and Identity" or online at <http://www.ianrpubs.unl.edu/sendIt/g1767.pdf> for more information on how to protect yourself from identity theft and what to do if you fall victim to it.