

# Credit and Debit Card Fraud

## How to protect yourself from card fraud

Debit and credit card fraud occurs when someone steals a debit or credit card, or uses information from a card that is not theirs, to make fraudulent purchases.

While it is not always possible to prevent card fraud, you can minimize your risk with these card security best practices.

1. **Sign the back of all credit and cards as soon as you receive them in the mail.**
2. **Carry your cards separate from your wallet in a zippered compartment or a business card holder.**
3. **Record your credit and debit card numbers, expiration dates, and card issuer phone numbers in a secure place in case you need to report lost or stolen cards.**
4. **If you must hand your card to someone to make a purchase, keep an eye on it during the transaction.**
5. **When you sign a receipt, draw a line through any blank spaces above the total. Never sign a blank receipt.**
6. **Write the word "Void" on incorrect receipts and destroy all receipt carbons and copies.**
7. **Save your receipts and compare them with information on your account and billing statements every month.**
8. **If you discover charges you did not make on your statements, contact your card issuer immediately.**
9. **If you move, provide your new address to card issuers.**
10. **Do not give your cards or your Personal Identification Numbers (PIN) to anyone.**
11. **Never leave cards, receipts, or pieces of paper with your card number on them lying around.**
12. **Do not make online purchases unless you are familiar with the company you are buying from.**
13. **Do not give your card number to anyone over the phone unless you initiated the call.**
14. **Remove your home and cell phone numbers from telemarketing lists by registering them with the National Do Not Call Registry at [www.donotcall.gov](http://www.donotcall.gov) or 888.382.1222. If you receive a telephone solicitation call after registering, it may be a scam.**

## What to do if you are a victim of fraud

If you realize your card has been lost or stolen, or if you discover charges you did not make on your account or billing statement, you should take the following actions immediately:

**Call your card issuer(s) immediately to report card loss, theft, or fraud.** By law, once you report the loss or theft, you have no further responsibility for unauthorized charges. In any event, your maximum liability under federal law is \$50 per card.

**File a police report.** A police report will be helpful to you as you work to recover fraudulent charges made on your accounts. To expedite your report, have this information ready:

- Your name, residential address, and telephone number
- Account numbers on the affected cards
- Details about the loss or theft, and/or
- Details of the fraudulent charges exactly as they appear on your account or billing statement, including dates, times, comments about the purchase location, what was purchased, etc.

In cases of credit and debit card fraud, file your police report as "identity theft."

### Other Important Steps to Take

Card fraud may be an indication that someone has used your name and personal information to commit identity theft. While this is not always the case, it's a good idea to take extra precautions to protect yourself and your credit history.

**Examine your credit report annually** to look for accounts and activities you do not recognize. To order a free credit report once every twelve months, visit [www.annualcreditreport.com](http://www.annualcreditreport.com), call 877.322.8228, or send a written request to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348

**Place a "Fraud Alert" on your credit reports.** A fraud alert tells creditors to follow certain procedures before they open new accounts in your name or make changes to existing accounts. A call to one of the following numbers will initiate a 90-day fraud alert with all three nationwide consumer reporting agencies:

- Experian: 888.EXPERIAN (888.397.3742)
- TransUnion: 800.680.7289
- Equifax: 800.525.6285

## Bay Federal Credit Union provides 24-hour assistance to help you with lost or stolen cards and fraud.

For reports during regular business hours:

**831.479.6000 or 888.4BAYFED, option 3**  
or visit [www.bayfed.com](http://www.bayfed.com)

For after hours reporting:

**Visa Debit Cards and ATM Cards 888.241.2510**  
**Visa Credit Cards 800.682.6075**

