

# Keep Your Transactions Secure

BANK OF AMERICA CONSUMER TOOLKIT

## FRAUD

If you suspect you might be a victim of identity theft, contact the three major credit bureaus listed below to place a fraud alert on your credit file. You also can order a credit report to identify any unauthorized activity.

Equifax 1.800.525.6285

Experian 1.888.397.3742

Trans Union 1.800.680.7289

## CREDIT CARD SAFETY TIPS

Following are some tips for making your credit card transactions as secure as possible. If you suspect that you're the victim of fraud, report it immediately.

**Shut off mail delivery of your monthly statements.** Choose instead to view your statements online.

**Monitor your statements.** Verify all your transactions, and always be on the lookout for suspicious behavior. Also, watch for multiple charges.

**Memorize your PIN.** Never carry your PIN (Personal Identification Number) on your person. Memorize it, or keep the number in a safe place at home.

**Verify your card.** Be sure your credit card is returned following any purchase you make, and make sure that it is indeed your card that was returned.

**Wait for your card receipt.** Never leave your credit card receipts at the checkout counter. Always take your charge slips with you, and tear up any carbons.

**Keep your statements private.** Always keep your statements in a safe place.

**Never lend your card.** Your credit card is your responsibility, so don't give it to others. Also, periodically check to make sure you have all your cards.

**Keep a list of all your card account numbers,** as well as of telephone numbers to call if your cards are ever lost or stolen. Make sure they're in a separate, secure place.

**Be cautious when giving out your card number** over the phone. Only give your credit card number if you have initiated the contact.

**Report** lost or stolen cards immediately.