

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.