

FRAUD ALERT!

Credit Card Fraud

It is that time of year...holiday shopping, sales, crowds and increased credit card usage. This holiday season, follow a few simple steps to help protect yourself from credit and charge card fraud. Although it is not always possible to prevent fraud from happening but you can make it more difficult for a scam artist to capture your card or card numbers by following these steps:

Things to Do:

Sign your credit cards as soon as they arrive.

Carry your cards separately from your wallet, in a zippered compartment, or another small pouch.

Keep a record of your account numbers, expiration dates, and the toll-free phone number and address of each credit card company in a secure place.

Keep an eye on your card during the transaction, and get it back as quickly as possible.

Void incorrect receipts, destroy carbons (if still used), shred documents whenever possible.

Save receipts to compare with billing statements.

Open bills promptly and reconcile accounts monthly, just as you would your checking account.

Notify card companies in advance of a change in address.

Do Not:

Lend your card(s) to anyone or leave cards / receipts lying around.

Sign a blank receipt. When you sign a receipt, draw a line through any blank spaces above the total.

Write your account number on a postcard, payment envelope or keep pin numbers in your wallet.

Give out your account number over the phone unless you made the call to a reputable company. If you have questions about a company, check it out with your local consumer protection office.

Reporting Losses and Fraud:

Report any questionable charges or lost cards promptly to the card issuer (you may also have to send a certified letter). Many companies have toll-free numbers and 24-hour service to deal with such emergencies. 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.

Credit Card Protection Fraud:

The Federal Trade Commission's Office of Consumer and Business Education has developed specific tips to help consumers recognize and avoid credit card protection fraud by being wary of promoters who:

- tell you that you are liable for more than \$50 of unauthorized charges on your credit card account;
- tell you that you need credit card loss protection because computer hackers can access your credit card number and make charges to your account;
- tell you that a computer bug could make it easy for thieves to place unauthorized charges on your card;
- tell you (or imply) that they are calling from "the security department" and want to activate the protection features on your new card.

BUCKS COUNTY CRIMES AGAINST OLDER ADULTS TASK FORCE

FIGHTING ABUSE, NEGLECT, AND EXPLOITATION OF OLDER ADULTS IN BUCKS COUNTY

Bucks County District Attorney's Office
215-348-6344

Bucks County Consumer Protection
215-348-6060

Bucks County Register of Wills
215-348-6265

Bucks County Area Agency on Aging
215-348-0510

Network of Victim Assistance
1-800-675-6900

Bucks County Coroner
215-348-3852

www.crimesagainstolderadultsbucks.org

24-Hour Elder Abuse Hotline: 1-800-490-8505