

PROTECTING YOUR PERSONAL INFORMATION

Automated Teller Machines (ATM), long distance phone cards, and even credit cards make our lives more efficient. However, as we use this technology everyday, our private information becomes harder to keep confidential. Electronic financial transactions leave you vulnerable to fraud and other crimes. Here are a few tips on how to keep your private information private.

DEBIT CARDS

- ✓ Never write down a Personal Identification Number (PIN), memorize it. If you have to write it down, do not leave it in your wallet with your card. If your wallet or card is stolen, the thief has the PIN number to access your accounts
- ✓ Be aware of others waiting behind you at the ATM. Position yourself in front of the machine's keyboard to prevent anybody from observing you enter your PIN number.
- ✓ An ATM Card, or Debit card, should be treated as though it were cash. Avoid providing card and account information to anyone over the phone
- ✓ When making a cash withdrawal at an ATM, immediately remove the cash as the machine is releasing it. Put the cash in your pocket and wait until you are in a secure location to count it.
- ✓ Be sure to take the receipt and compare it to monthly bank statements. Thieves can use your receipt to get your account information.

CREDIT CARDS

- ✓ Only give your credit card account number to make a purchase or reservation that you have initiated.
- ✓ Never give your credit card to someone else to use on your behalf.
- ✓ Destroy/ shred any document you plan to throw away that contains account information on it.
- ✓ Save all your receipts and compare them to monthly credit card statements

Keep a master list at home of all your cards and their account numbers for reporting lost or stolen cards

Credit Card Solicitations & Telemarketing

Traditionally, credit card companies obtain student directory information for the purposes of credit card soliciting. For the most part, these calls are legitimate, but why take the chance. If you receive a phone call from any one requesting personal information, especially banking or social security information, simply inform the caller that you are not interested and hang up. If you wish to obtain a credit card, initiate the process yourself.