



Card Usage Tips

Because most transactions take place in a public place, it's easy to assume that you are safe when making purchases. However, card and information theft can take place whether you are aware of it or not, in person, over the phone or online. To make sure you're not the next victim, follow these simple safety measures when making transactions:

- **Keep your PIN a secret:** ATM transactions and PIN debit purchases require the use of a secret code known as a personal identification number, or PIN. Memorize your PIN, never write it on your card or store it with your card. Never let someone else enter your PIN for you. Many security experts recommend changing your PIN often and using different PINs for different accounts. These are steps that make it more difficult for criminals to use your card if it's lost or stolen.
- **Do not disclose information about your card over the telephone:** No company or individual should ever ask for your PIN, not even your financial institution. If you perform transactions over the telephone using your debit card, never disclose your PIN.
- **Never disclose information about your card in response to an unsolicited e-mail or request:** E-mail is a common channel for fraud perpetration. Never provide your debit or credit card number, PIN or any other non-public personal information to any entity in response to an unsolicited e-mail or request. Your financial institution will never ask you for your PIN.
- **Make certain your Internet shopping sites are secure:** Look for secure transaction symbols when shopping online to ensure your account information is protected. These include a lock in the lower right-hand corner of your browser window and a Web address that begins with "https." Always log off from any site after you make a purchase. If you can't log off, close the browser to prevent unauthorized access to your account information.
- **Report a lost or stolen card at once:** Immediately call your financial institution if your card is lost or stolen to reduce the chance that it will be used improperly. Immediate notice of lost or stolen cards will also limit your potential liability for unauthorized transactions.
- **Review your account statements for unauthorized transactions:** Review all account statements from your financial institution promptly, and report any errors (including transactions you believe may be unauthorized) as soon as possible. Most financial institutions offer secure online access to accounts. Checking accounts online often can help you spot suspicious activity quickly. Prompt notification will limit your potential liability for unauthorized transactions.
- **Protect your card's magnetic stripe:** Do not expose your card's magnetic stripe to magnetic objects. Magnetic objects can damage your card.

Additional measures you can take:

- Never allow the cashier or any other person to enter your PIN for you, even if they are assisting you with the transaction. Always keep your PIN a secret.
- Block the view of others when using an ATM or PIN debit terminal.
- Be certain your ATM or debit transaction is complete and review your receipt before leaving.
- If you receive cash back from a transaction, put it away before leaving.
- When using an outdoor ATM or debit terminal, such as at a gas station, always observe your surroundings before making a transaction.
- When using an outdoor terminal, if anyone or anything appears to be suspicious, leave the area at once.
- It is a good idea to take another person with you when using an outdoor ATM or PIN debit terminal at night.
- If anyone follows you after conducting a transaction at an outdoor terminal, proceed immediately to a crowded, well-lit area and call the police.