

Avoid Credit Card Theft and Fraud

- When you shop, take only the credit cards you need. Leave all other credit cards in a safe place at home.
- Make sure your credit purchases are recorded properly BEFORE signing the credit card receipt.
- Make sure that YOUR credit card is given back to you after you make a credit purchase.
- If carbons are used when making your credit card purchase, make sure the clerk destroys them before you leave the store or take the carbons with you and destroy them yourself.
- Take all receipts home with you to avoid thieves from making fraudulent charges against your account.
- When you receive your monthly credit card statement, check your receipts against your bill to verify accuracy.
- Destroy your monthly credit card statements before you discard them.
- Avoid giving your credit card number to a merchant to validate your check.
- Do not reveal any personal information (such as your address or telephone number) when using your credit card. Regulations prohibit the requirement of this information as a condition of accepting your card.
- Be careful giving out credit card numbers over the phone, particularly if you did not place the call. If you are not familiar with the company, get its full name and address and contact the Better Business Bureau to check it out BEFORE placing your order.
- Keep a record of all credit card account numbers and phone numbers in the event you need to report lost or stolen cards. Report all lost or stolen cards immediately to avoid being responsible for unauthorized charges.

If you have a FORUM Premier Checking account, you have the added benefit of credit card protection service that can assist when your cards are lost or stolen. Click over to personal services to see more about the [premier checking](#) account.