

Member Best Practices: Plastic Card Security

Report lost or stolen cards immediately.

Review account statements carefully. By regularly checking your account activity online, you can more quickly detect and stop fraudulent activity.

Never use your Social Security number as your username to sign on to your online accounts.

Cancel and cut up unused credit and other cards. If you have an open account that you no longer use, call the creditor to cancel it and cut up the card before throwing it out. Follow the same procedure for unused or expired cards of all types, including expired check cards.

Keep your ATM password secure. Do not use obvious or easily obtainable information (such as your birth date) for your password. Never share your password and avoid writing it down.

Be aware of your surroundings and exercise caution when using an ATM.

Know your billing and statement cycles. Contact the company's customer service department if you stop receiving your regular statement.

Shred documents containing personal or financial information before discarding. Most fraud and identity theft incidences happen as a result of mail and garbage theft.

Review your credit report. Look over your credit report regularly – at least yearly – for any inaccuracies. You can get a free credit report once a year from each of the three major credit bureaus at www.annualcreditreport.com. For a small fee you can obtain a copy at any time directly from:

- Equifax: 1-800-685-1111 or www.equifax.com
- Experian: 1-888-397-3742 or www.experian.com
- TransUnion: 1-800-916-8800 or www.transunion.com

Limit the credit offers you receive. To reduce the credit offers you receive and the information companies share about you, contact the National Consumer Credit Reporting Agencies at 1-888-5-OPTOUT (1-888-567-8688).

Remove your name from marketing lists. The Direct Marketing Association (DMA) notifies its members that they must remove your name from the lists they sell. The DMA's members include the agencies and companies that compile mailing and telemarketing lists. Your name and address remain in the DMA's consumer exclusion files for five years. Contact the DMA at www.dmaconsumers.org