

## Personal Fraud Protection Tips

- ✓ Install a lockable mailbox.
- ✓ Limit the number of credit cards you carry.
- ✓ Cancel inactive credit card accounts.
- ✓ Reconcile your checking account in a timely manner.
- ✓ Review credit card statements for errors each month.
- ✓ If available, use credit cards with your photo on them.
- ✓ Immediately challenge any purchases listed on your credit card that you did not make.
- ✓ Make sure your credit card includes a fraud alert program.
- ✓ Keep a list of all your credit cards including card number and issuer and phone number in a secure place in case your card is stolen.
- ✓ Never simply throw away written “pre-approved credit offers.” They are gold to anyone intent on committing fraud in your name.
- ✓ Be aware any way each time you use your credit card to purchase goods or services online.
- ✓ Avoid credit repair scams.
- ✓ Never give any credit card information in response to a phone call or an email inquiry unless you are certain that the call is legitimate.
- ✓ Remember that once you provide confidential information online, it remains online. If it was obtained with ill-intent, it will remain available and can be re-used even if the first attempt at fraud fails.
- ✓ Minimize exposure of your Social Security number. Consider whether you need to carry your Social Security card at all times in your wallet or purse.
- ✓ Consider investing in a safe for your home that is bolted to the floor.
- ✓ Do not have new checks sent to your home address. Pick them up at your bank instead.
- ✓ Destroy any courtesy checks that a bank or a credit card company may send to you.

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