



## Credit Card & Calling Card Safety

Credit cards and telephone calling cards can be a great convenience to students. But if your card, or any information about your card — like your account number or calling code — falls into the wrong hands, you could be in for major problems. Don't let yourself become a victim of card fraud. The following tips will help you safeguard your cards and account numbers:

- **Keep your card identification code private.** If you have a special card code that allows you to get cash from a bank Automated Teller Machine, memorize your code and keep it private. Never write your code on the card or carry it with you.
- **When you make a purchase with a credit card.** Make sure the card is returned to you, and make sure the card returned is yours.
- **When you use a telephone calling card.** If you're using a calling card at a public telephone, be careful that no one can watch you enter your calling card number or listen as you tell the operator your number. When you enter your calling card number, stand directly in front of the telephone. Calling card fraud in which someone uses your number to make unauthorized calls often occurs in airports, bus terminals, train stations, and other public locations.
- **Read your monthly billing statements.** Take a good look at every charge on the statement and report any unauthorized charges right away.
- **When you receive a new credit card.** Sign the card at once.
- **Keep track of your credit cards.** Make a list of your credit cards and keep it in a safe place. For each card, list the name of the card, the account number, and the customer service telephone number. Count your credit cards occasionally to make sure you have them all.
- **Report lost or stolen cards at once.** Refer to your list of credit cards or monthly billing statement for the phone number to call.
- **Check the expiration date on your card.** If you don't receive a replacement by the time your card expires, call the phone number on your card or monthly statement.
- **Destroy your credit cards as soon as they expire.** Cut them into small pieces and discard.