

**THE DENVER CENTER FOR CRIME VICTIMS**  
**CREDIT CARD SAFETY TIPS**

- Make a list of card numbers, expiration dates and toll-free numbers of your credit card companies. Keep this record in a safe place, separate from where you keep your cards. Use this information if you ever have to report your cards lost or stolen.
- Never give out your social security number, bank account number or credit card number to someone calling you on the phone, emailing you or sending a text message. If someone contacts you and says they are from your bank or credit card company and need your account number and your password/PIN, hang up. Your bank and credit card companies have your account numbers. If you have concerns about your accounts, call the number listed on the card itself or on your checkbook and ask if there is a problem.
- Get a card that has added security features, like a photo ID.
- Carry only cards you need, especially when shopping or traveling. Review what you need.
- Destroy old cards completely when replacing with new ones.
- Draw a line through blank spaces on charge slips above the total to prevent any changes.
- Don't sign a blank charge slip unless absolutely necessary, and only if it's in an actual store.
- Consider using a bank-issued pre-paid credit card when traveling rather than using your regular credit card. The pre-paid cards do not include personal identifying information.
- When paying with a credit card, never let it out of your sight. The person doing the transaction should not be taking your card somewhere else where they could possibly perform another transaction or take down your information to make illegal use of it later.
- Always, always check your monthly statements from the credit card company for any suspicious purchases. Keep all receipts and check them with the entries on the statement. Report any suspicious actions to your credit card company within 60 days of the statement's mailing date.
- If you choose to discard receipts after checking them with your statement, completely shred them before placing in the trash, especially those with your signature.
- Never lend your card to anyone, and don't leave cards or receipts lying around.
- Never write your PIN number anywhere where it could be connected with your credit card.
- Make sure to shred all credit card offers that come in the mail before putting in the trash.

## **CREDIT CARD SAFETY TIPS CITIZENS** (cont.)

- You can get free copies of your credit reports annually by going to [www.AnnualCreditReport.com](http://www.AnnualCreditReport.com). They will let you see if there are any issues with your credit cards. The three credit report companies are:
  - ☐ Equifax: 1-877-576-5734; [www.alerts.equifax.com](http://www.alerts.equifax.com)
  - ☐ Experian: 1-888-397-3742; [www.experian.com/fraud](http://www.experian.com/fraud)
  - ☐ TransUnion: 1-800-680-7289; [www.transunion.com](http://www.transunion.com)
  
- You have the right to ask that nationwide consumer credit reporting companies place "fraud alerts" in your file to let potential creditors and others know that you may be a victim of identity theft. A fraud alert can make it more difficult for someone to get credit in your name because it tells creditors to follow certain procedures to protect you. It also may delay your ability to obtain credit. You may place a fraud alert in your file by calling just one of the three nationwide consumer credit reporting companies. As soon as that agency processes your fraud alert, it notifies the other two, which then also must place fraud alerts in your file.
  
- Only use ATMs located in well-lit, busy areas. Leave immediately if you see someone or something that is suspicious. Put your cash, card and receipt securely away immediately and if driving, have your car keys ready and make sure to keep observing your surroundings.
  
- When using an enclosed ATM that requires your card to open the door, avoid letting strangers follow you inside.
  
- When you shop online, first make sure you are making a purchase from a reputable website. If you aren't sure, go somewhere else, or check them out by calling them, contacting the Better Business Bureau or looking up the site name to see what others who have bought from there have to say.
  
- Use your credit card, not debit card, online. Under terms of the Fair Credit Billing Act, you are not responsible for fraudulent purchases of more than \$50. (Credit card companies may erase the first \$50.)
  
- If you suspect you are a victim of identity theft with someone else using your credit cards, again, immediately contact your credit card companies. You can also contact the Colorado Bureau of Investigation's Identity Theft Hotline at (855) 443-3489 to assist during what can be a difficult and confusing criminal event.