

## **Lost or Stolen Star USA FCU Debit or Credit Card???**

**IMMEDIATELY call 1-800-449-7728 to report your card lost or stolen!!!!**

### **Fraud - Protect Yourself from Plastic Card Fraud**

With so many ways to use your credit or debit cards to make purchases these days, it is very important to be aware of what you can do to keep your information and accounts private. Star USA FCU has put together the following suggestions that may help you keep your plastics safe.

- Always report lost or stolen cards immediately upon discovery.
- Sign your cards as soon as you receive them.
- Never let your card out of your sight.
- Make a list of all your card numbers and PIN numbers and store it in a safe place.
- Don't lend your card to anyone.
- Never write down PIN numbers on your card, or keep it in your wallet.
- Don't give your PIN number to anyone. No one from any financial institution, law enforcement or a merchant should ask you for this information.
- Do not use obvious numbers for your PIN. Avoid using digits from your telephone number, social security, date of birth or any number someone could easily figure out.
- Never write your card number, social security number, checking or savings account number or PIN number anywhere anyone can see them or in any combination together such as on checks or envelopes.
- Never use the same PIN or ID number for all your cards.
- Never throw your account statement or pre-approved card offers in the trash. Shred them or destroy them beyond repair.
- Always verify that everything on your statement is correct.
- Immediately report any discrepancies to your credit or debit card issuer.
- Never leave a carbon receipt on a restaurant table and make sure your waiter or waitress takes your credit card receipt to the register before you leave.
- Never give your account numbers over the telephone.
- Never put your account information in an email.
- Avoid carrying all your plastic, social security card, birth certificate or passport all together. Carry only what you will be using.
- When making purchases on the Internet, make sure you are in a secure environment. This is usually stated by a pop-up message and by a key or lock icon on the bottom of your page. Only shop with companies you know online.
- When you go on vacation, have the post office hold your mail.
- If you know a statement is late in the mail, contact the card issuer immediately.

Plastics fraud can't always be prevented, but you as a consumer can protect yourself in many ways by following some of the safety tips we have provided above. Keep the risk of being a fraud victim to a minimum and protect your cards, private information and accounts. It only takes a moment to be smart and protect yourself from fraud.