

Online Shopping and Debit Card Fraud

The Electronic Payments System is being targeted more and more by fraud. In order to prevent you from being a victim, always be vigilant with your debit card activities and follow the tips that are outlined below. If you notice any unusual debit card activity on your statement, please notify the bank immediately to see what we can do to help.

Prevention Tips

Incorporating a few practices into your daily routine can help keep your cards and account numbers safe. The ease of shopping and comparing products and prices online has made it an attractive option for many shoppers. There are several ways to help ensure safe transactions on the internet.

- Check your statements. Don't wait for the statement to come; check your online banking regularly. Watch for transactions that you didn't make.
- Limit your online purchasing to one card. When you use more cards, you allow access to more accounts.
- Invest in a reloadable card when making online purchases. Reloadable cards allow you to limit the amount you place on the card and are not linked to your bank account.
- Open a second checking account specially used for internet purchases. Don't allow this account to be connected to your other accounts. Transfer only the purchase amount into the account.
- Keep record of your internet transactions. Check your email for a confirmation after you have made purchases online.
- Verify your mailing address with the post office and financial institutions.
- Save your receipts to compare with your statement.
- Notify your bank before you travel.

- Don't give your information out over the phone unless you've made the call to a company you know.
- Your bank should have your information on file, so, don't give out any personal or card number information if you receive a call to "verify fraudulent activity."
- Use an online payment service like PayPal.
- Use familiar websites. If you've never done business with them before, first do an online search for reviews or complaints.
- Don't tell all. No online store needs your Social Security number or your birth date to do business.
- Destroy your card when it expires or when a new card becomes effective.
- Memorize your PIN. Do Not write it on your card or keep it with you. Never give it out.
- Remember to pick up your ATM receipts before leaving the ATM.
- Be aware of added fixtures to ATMs, gas pumps, or car washes. Skimming devices allow fraud artists to collect card and PIN information.

If you do fall victim to card fraud inform your financial institution immediately. Call 1-877-226-2351 after hours to report your card stolen or lost.