

Carelessness Can Cost You

Americans are concerned about someone stealing their credit card, check, or debit card numbers, but 28% are careless with receipts, according to a recent survey from Paymentech (a processor and acquirer of credit card transactions and provider of fraud-prevention software).

Disregarding receipts that have valuable information greatly increases the risk of credit and debit card fraud. Nearly 13% of those surveyed throw the receipt away without tearing or shredding it. Another 13% leave the receipt in the bag they got with the purchase.

Thieves easily can find receipts with valid account numbers in trash cans. Some easy steps you can take to prevent thieves from stealing your financial information:

- * Shred all preapproved credit offers, credit and debit card receipts, insurance forms, financial statements, and other paperwork containing personal and financial information;
- * Check credit union statements and other financial statements monthly for discrepancies and order a credit report once a year to make sure no one else is using your personal information to obtain credit cards or services;
- * Don't print your Social Security number on your checks and don't carry your Social Security card in your wallet; and
- * Be hesitant about giving personal or financial information over the telephone--make sure you know the caller and know how the information will be used.

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