



Tips to prevent and detect fraud

Never provide your personal information in response to an unsolicited request.

Never provide your password over the phone or in response to an unsolicited Internet request.

Never reply to an e-mail that asks for personal information and tells you to access the link provided in the e-mail.

Watch out for e-mails that say "urgent" or "time sensitive". This is generally a scam to obtain your financial information.

Review account statements regularly to ensure all charges are correct and make sure that they are arriving in a timely manner.

Never provide personal financial information, including your Social Security number, account numbers or passwords, over the phone or the Internet if you did not initiate the contact.

Never click on the link provided in an e-mail you believe is fraudulent. It may contain a virus that can contaminate your computer.

Minimize the identification information and the number of cards you carry to what you actually need. If your I.D. or credit cards are lost or stolen, notify the creditors by phone immediately, and call the credit bureaus to ask that a "fraud alert" be placed in your file.

Keep items with personal information in a safe place; tear them up when you don't need them anymore. Make sure charge receipts, copies of credit applications, insurance forms, bank checks and statements, expired charge cards, and credit offers you get in the mail are disposed of appropriately.