Title:
How To Avoid Credit And Charge Card Fraud

Word Count:
472

Summary:
A thief goes through trash to find discarded receipts or carbons, and then uses your account n

Keywords:
card, cards, charge, charge card, fraud, account, credit charge, credit, credit charge card, r

Article Body:
A dishonest clerk makes an extra imprint from your credit or charge card and uses it to make p

You respond to a mailing asking you to call a long distance number for a free trip or bargain-

Credit and charge card fraud costs cardholders and issuers hundreds of millions of dollars eac

It's not always possible to prevent credit or charge card fraud from happening. But there are
Guarding Against Fraud

Here are some tips to help protect you from credit and charge card fraud.

Do:

    * Sign your cards as soon as they arrive.
    * Carry your cards separately from your wallet, in a zippered compartment, a business card
    * Keep a record of your account numbers, their expiration dates, and the phone number and
    * Keep an eye on your card during the transaction, and get it back as quickly as possible.
    * Void incorrect receipts.
    * Destroy carbons.
    * Save receipts to compare with billing statements.
    * Open bills promptly and reconcile accounts monthly, just as you would your checking acco
    * Report any questionable charges promptly and in writing to the card issuer.
    * Notify card companies in advance of a change in address.

Don't:

    * Lend your card(s) to anyone.
    * Leave cards or receipts lying around.
    * Sign a blank receipt. When you sign a receipt, draw a line through any blank spaces abov
    * Write your account number on a postcard or the outside of an envelope.
    * Give out your account number over the phone unless you're making the call to a company y

Reporting Losses and Fraud

If you lose your credit or charge cards or if you realize they've been lost or stolen, immedia

If you suspect fraud, you may be asked to sign a statement under oath that you did not make th

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