

Good Habits Protect Your Plastic Cards Against Fraud

Plastic card fraud statistics are up, and much of the fraud comes from criminal activities we can't control. But safeguarding your cards--and identity--from the risk of exposure starts with keeping constant control of your cards, card numbers, and any other information about your financial information.

"Paperless" cash is convenient, accepted almost everywhere, and, in proportion to the volume in use, very safe. But with convenience comes risk.

At FFCU, we're proud of the measures we take to help protect your cards. But we all need to be responsible and aware of actions that will minimize risk and keep our cards safe.

Make good habits and stop bad ones to minimize your card risk. For example, if your card has a PIN (personal identification number), memorize it. Skip easily recognizable PINs such as the last four digits of your Social Security number or phone number. Also, carry only cards you're going to use and leave all other cards in a safe place at home.

Providing your personal and financial information to anyone can lead to ID theft and phishing attacks. Know whom you're dealing with. For more information about these exposures, contact FFCU today at 847-676-8000.

When it comes to card safety, if you don't practice good habits, you'll pay. The good news is, practicing good habits goes a long way to keeping you and your cards safe.

Copyright 2006 Credit Union National Association Inc. Information subject to change without notice. For use with members of a single credit union. All other rights reserved.