

# PLASTIC SURGERY.



Get set for the biggest month in e-commerce history.  
Fraudsters are! Credit card fraud is the most common type of identity theft.  
Nearly 20 million people are defrauded every year. Here are easy ways to protect yourself.



## Online and On the Phone.

### Never email credit card information.

Email may seem private, but emails are vulnerable to being intercepted.

### Shopping online? Check for the “s” in the web address.

Every secure website begins with the letters “https,” not “http.”

### Be skeptical of emails that warn “your payment couldn’t be completed.”

Don’t click on a link in those emails. If you think there might be a payment issue, visit the website directly.

### Beware of phishing scams designed to collect your credit card information.

Emails or texts offering super deals may be fakes.

### Don’t buy anything from an unsolicited caller.

You have no way of identifying the caller even if your caller ID shows a legitimate number.



## In person.

### Consider using credit cards, not debit cards.

Credit cards carry stronger protections against fraud.

### Sign your credit cards.

Your signature on the back is an easy, basic step to reduce fraud.

### Store a list of card numbers in a safe place.

If you lose your wallet, you’ll have a way to cancel cards and get replacements quickly.

### Stack credit cards together in your wallet.

This makes it harder for a credit card skimmer to read information on your cards.

### Leave cards you don’t need at home.

Only carry credit cards you plan to use.

### Be on the lookout for damaged credit card readers.

At the gas pump or in a store, if the card reader is loose, don’t insert your card.

### Review your monthly billing statement.

If you spot a charge you don’t recognize, call the number on your bill right away.



“When prosperity comes, do not use all of it.”  
— Confucius

