



### Tips for Credit Cards

- **Know your rights.** Under federal law, you are not responsible for any charges if you report your credit card missing before someone else has made a charge to your account. You are not liable for more than \$50 if your credit card has been used, as long as you report the problem promptly.
- **Your credit card issuer may offer extra protection for free.** Most credit card issuers have voluntary policies to remove unauthorized charges completely if consumers have reported the loss or theft as soon as they discover them. If you are not sure what your issuer's policy is, ask.
- **Watch out for imposters.** Someone may claim to be connected with your credit card issuer and ask to "verify" your account number to make sure you are protected. Your real credit card issuer does not need your account number; it already has your account number on file.
- **Be cautious about emails that offer credit services.** Many unsolicited emails are fraudulent, and may be set up to look like it came from your credit card company.
- **Protect yourself against credit card fraud.** Do not leave your credit card lying around your home or office where others can see it; and do not lend your credit card to anyone. If you want someone else to be authorized to use your account, make those arrangements through your credit card issuer. Only give your credit card number when you are actually making a purchase.
- **Check your credit card bills carefully as soon as you receive them.** Follow the instructions on your bill for questioning or disputing charges. Do not send a note with your payment, since a separate department usually handles disputes. Make copies of any forms or letters that you send your credit card issuer regarding disputes, and be sure to pay the rest of your bill on time.
- **Be prepared in case your credit card is lost or stolen.** Keep a file with your credit card issuer's name and telephone number, and your account number. Have this separate from your purse or wallet in case it is stolen. A good practice is to make photocopies of the front and backside of all your credit cards and important items in your wallet; in the event your wallet is stolen, you have all the vital information available to make a police report and report the incident to your credit card company.

Direct any inquiries relative to this correspondence to the Senior Services Section, at 312-745-5141.