



Tips to protect yourself from fraud.



Fraud can happen to anyone, at any time. It is important to protect yourself and be aware of your finances. Here are a few things anyone can do to reduce the impact of fraud.



1

Monitor your accounts

Check your financial institution accounts regularly and look for unusual withdrawals, deposits and transactions.



2

Set up alerts (and review them closely)

Ensure your online financial institution profile/contact information is up to date and set up fraud watches, email and text alerts on all your accounts. If you do receive an alert, review it carefully. These will notify you if there were changes made to your account, and help spot unusual transactions.



3

Look around

Before using an ATM or entering your PIN, check your surroundings. Look for unusual items around the ATM and shield the PIN pad before entering your information.



4

Protect your information

Do not provide personal information to anyone you don't know, especially in email. Fraudulent ("phishing") emails may ask you to click a link to verify or change your account in some way. Avoid clicking on the links or sharing any of your information.



5

Report anything unusual

If you suspect fraudulent activity on your account, contact your financial institution or credit card company as soon as possible — they can take steps to reduce the impact.



6

Increase your sign in security

Use different username and password combinations when online — and change them regularly. When possible, choose strong authentication options for your accounts. This may include two different security checks when you log in. Examples could include a password, image, answering a security question, a six digit mobile phone PIN and more. This double check will reduce the likelihood of someone being able to fraudulently change or access your account.

For more information, contact Cardmember Service
at the number on the back of your card.