10 Steps to Prevent Fraud

* Shred all personal and/or financial documents before disposing of them.
* Destroy unused credit, ATM and debit cards.
* Remove mail promptly from your mailbox.
* Match receipts to monthly billing statements
* Memorize PINs, passwords and Social Security numbers.
* Use longer, more complex PINs and change them periodically.
* Sign all credit cards and debit cards immediately.
* Notify financial institutions of address changes in advance
* Immediately report any unauthorized activity or phishing scams.
* Look closely at ATMs to detect any suspicious alterations before using them.
* Never use your PIN as a password.

Other Protections

Do not reply to any unsolicited e-mail, pop-up message, text message or phone call asking for personal and/or financial information. Be suspicious of anyone who contacts you with an urgent request for personal information. It is unlikely that legitimate businesses will ever engage in these practices.

Do not click on any e-mail link if you suspect the message is fraudulent, not even to "unsubscribe." Instead, call the business using the number on the back of your card or on your monthly statement to confirm the legitimacy of the e-mail. Never send personal or financial information via e-mail.

If you initiate an online transaction and are required to provide personal data, look for indicators that the Web site is secure, like the "https" in the URL or padlock icon. While these indicators do not ensure the security of the site or your personal data, sites without them should be avoided. You should also verify that the URL of the site you are visiting is displayed accurately in the address bar.

Do not let your debit card out of your sight when purchasing goods and services. Although credit card information can also be skimmed, the theft of your debit card data involves greater risk because it is associated with your checking, savings or share draft account.

Report all phishing attacks at once. Notify the FBI by filing a complaint on their Web site at www.ic3.gov/complaint/ and forward the e-mail to: spam@uce.gov (Federal Trade Commission).