

Consumer Alert!

Consumer Fraud Prevention Tips

(NAPSA)—You can give yourself the credit you deserve if you follow some simple fraud prevention do's and don'ts.

Here are a few tips from the experts at Chase:

DO report lost or stolen cards immediately.

DON'T leave your credit cards in your glove compartment. A surprisingly high proportion of all credit card thefts are from glove compartments.

DO protect your cards as if they were cash. Always know where they are.

DON'T write down your PIN number. Memorize it.

DO make sure you get your card back after every purchase.

DO regularly check your billing statement and verify the amounts of your purchases.

DO make a list of all your cards and their numbers and store it in a safe place.

DON'T volunteer any personal information when you use your credit card, other than by displaying personal ID as requested by a merchant.

DON'T lend your card to anyone. You are responsible for its use if you lend it to someone. Some credit card misuse can be traced directly to family and friends.

DON'T disclose your PIN to



CREDIT CARD SENSE—Don't give your account number over the phone unless you initiated the call.

anyone. No one from a financial institution, the police, or a merchant should ask for it. You are the only person who needs to know it. When selecting a PIN, avoid the obvious—your name, telephone number, date of birth, or any simple combination thereof.

All credit card companies provide fraud protection for their customers. Chase, for example, uses state-of-the-art fraud prevention systems that are designed to protect cardmembers from all types of fraud.

A final word: check your cards periodically to make sure none is missing.