

MANAGING YOUR MONEY \$

Your Money: What You Can Do To Fight Fraud

(NAPSA)—The few minutes you spend reviewing your bank statement could save you hundreds of dollars and help protect other consumers.

That's because scammers make big money applying small charges that can really add up.

The Office of the Comptroller of the Currency (OCC), which regulates all national banks, helped several banks put a stop to one scam this year that had charged hundreds of unknowing consumers small amounts without authorization.

"Crooks like these know that most people don't check their bank or credit card statements regularly, and they're betting that people will overlook small charges with irregular amounts," said Larry Hattix, the OCC's Ombudsman.

According to experts at OCC, consumers can fight fraud by doing three simple things:

1. Check bank and credit card statements monthly and report errors or unauthorized items.

2. If you can't resolve the issue by contacting your bank directly, contact your bank's regulator. National bank customers can call the OCC at (800) 613-6743. The agency's consumer Web site, www.HelpWithMyBank.gov, provides information on banking.

3. Report your complaint to the Federal Trade Commission online at www.ftc.gov/sentinel, and if you suspect the fraudulent charges originated on the Internet, report it to the Federal Bureau of Investigation's Internet Crime Complaint Center at www.ic3.gov.

Scammers use a number of methods to get your account num-



There are easy steps you can take to prevent the fraudulent use of your bank account.

bers and personal information. The FBI estimates that 500,000 to 700,000 Americans become identity theft victims each year. OCC experts say the best way to prevent identity theft is to always safeguard all sensitive information, such as personal identification numbers, account numbers and your Social Security Number; use trusted vendors; shred documents with account numbers; and verify any requests for your personal information.

If you suspect that you may be a victim of identity theft, take these additional steps:

1. File a police report.

2. Notify the fraud department of the three major credit bureaus: Equifax at (800) 525-6285, Experian at (888) 397-3742 and Trans Union at (800) 680-7289.

3. Report the issue through the FTC's toll-free identity theft hotline at (877) IDTHEFT (438-4338).

For banking questions, visit www.HelpWithMyBank.gov.