



Preventing Credit Card Theft



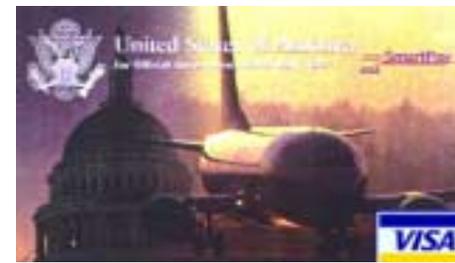
Secure Your Card



- Sign the back of a new card as soon as you get it. If you don't, a thief could sign it for you - and use it. Don't use "See ID", thieves have fake ID's.
- Protect your cards as if they were cash. Do not leave them unattended anywhere they could be visible or easily accessible.
- Ensure that you get your card back after every purchase.
- Don't lend your card. You are responsible for its use. Some credit card misuse can be traced directly to family and friends.



Protect Card Information



- Never give your credit card number over the phone, unless you are dealing with a reputable company, or you have initiated the call yourself.
- Do not volunteer any personal information when you use your credit card, other than your ID document, which may be requested.



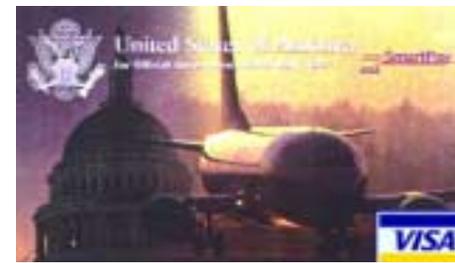
Personal Identification Number (PIN)



- When selecting a PIN, always avoid the obvious - your name, telephone number, or date of birth, or any combination.
- Never write down your PIN - memorize it. Do not keep it in your wallet.
- Never disclose your PIN to anyone. No one from a financial institution, the police, or a merchant should ask for your PIN. You are the only person who should know it. If someone calls you claiming to be a bank representative and asks for your PIN number, don't give it to them. Report it to your bank and the police.



ATM Machines



- When your card has become stuck inside of the ATM machine, be suspicious of anyone offering their help, even if they appear to be a bank security officer. Criminals can obtain your PIN by several means (shoulder surfing or direct questioning), then retrieve your jammed card from the ATM and use it to withdraw funds.



Your Billing Statement



- Always check your billing statement, especially after a trip. Check the amounts of your purchases against your sales vouchers and receipts - specifically look for transactions which are not yours.
- Know when your statement is due and contact your bank immediately if you don't receive it on time.



Mail Fraud



- If you are not receiving mail, call the post office immediately. Some crooks will forge your signature and have your mail forwarded to them, for the purpose of obtaining information about you or obtain cards being mailed to you.
- If you are told of a forwarding order placed on your mail without your knowledge, go to the post office to check the signature and cancel the order. Ask the post office to track down the forwarded mail - it can remain in the postal system for up to 14 days and may not yet have landed in the criminal's hands.



Lost or Stolen Cards



- Make a record of your credit card account numbers and telephone numbers for reporting lost or stolen cards. Keep that list in a safe place.
- Report lost or stolen cards immediately. For the Government Travel Charge Card, call 1-800-472-1424