



Card Safety Tips For Holiday Shopping

November 21, 2018 - When you use a debit or credit card for your holiday shopping, or really any time you shop, it's important to keep your card security in mind to protect you and your money, advises Tim Vosberg, e-services manager at Interra Credit Union, Goshen.

Consider these general tips and precautions:

- Always keep your card in a safe and secure place. If it's in your purse, do not leave it unattended in your cart, where it's easily stolen.
- Change your PIN numbers, especially with your debit card, every 30-45 days. Change passwords frequently, too.
- Secure your card, any cash you receive and your receipt after each transaction or when using an ATM.
- Do not share your PIN number, write it on your card or have it anywhere else in your wallet or purse.
- Shop with merchants you know and trust, especially when shopping online. Look for secure transaction symbols, such as the small "lock" logo in the lower right-hand corner of your browser window and web addresses that start with "https." Make sure to log off after each transaction, and if you can't log off, close the browser to protect your personal information.
- Keep a record of your account numbers in a safe place with customer service numbers to call if needed. If your card is lost or stolen, contact your financial institution or the toll-free service number immediately, day or night.
- Keep tabs on your accounts. The best way to monitor your accounts is by using online and mobile banking services and alerts, where you customarily have 24/7 access to all transaction activity.

By using these proactive practices, you are helping to ensure a safe and fun holiday shopping season, Vosberg noted.

