

## IMPORTANT DEBIT AND CREDIT CARD INFORMATION

Unfortunately debit card and credit fraud activity is increasing, at an alarming rate. The losses for all card issuers have grown into the millions of dollars per year. Card companies use scanning software that try to identify fraud activity to minimize their losses. More and more transactions are being declined because the software model suggests it may be fraud.

There are some things you can do to have the best possible card use experience:

1. Make sure that **all of your debit card and credit card accounts** have your **cell phone number** listed as the contact number. If fraud is suspected, the card company may call to ask if you are making the transaction. If they can't reach you, (they have your home number or you don't answer) they may decline the transaction.
2. When you travel, call the bank, for your debit card and the credit card company for your credit card, and place a travel alert. With that alert, their concern over out of the area transactions will be reduced.

We all have grown to rely on the convenience of the debit and credit cards and we can continue to rely on them. We just need to understand that fraud will likely remain a factor and that we will need to assist the card companies in reducing the losses they incur.