



## Protecting Yourself from Debit Card Fraud

Your debit card is as essential as your cell phone—but that also makes it a prime target for fraud. With cybercriminals now able to steal information without even touching your card, staying alert is more important than ever. The American Bankers Association recommends the following tips to help you stay protected:

- **Review your statements promptly.** Regularly check your transactions to ensure all charges are legitimate.
- **Monitor your account frequently.** Use online or mobile banking, telephone banking, or ATM statements to stay up to date.
- **Report issues immediately.** If your card is lost, stolen, or compromised, contact your bank right away.
- **Keep a record.** Write down your card details, PIN (stored separately), expiration dates, and your bank's contact number in a secure place.
- **Protect your PIN.** Memorize it, and avoid using easily guessed numbers like birthdays or phone numbers. Never write it down or share it.
- **Save your receipts.** Use them to verify purchases, and shred any with your account number before discarding.
- **Secure debit slips.** Cross out blank lines—especially the tip line—to prevent unauthorized changes.
- **Know your limits.** Be aware of your daily spending and withdrawal caps—they're there for your safety.

- **Be cautious at ATMs.** Avoid using machines that appear tampered with, and be alert to strangers offering help.
- **Never share your PIN over the phone.** Scammers may pose as your bank or law enforcement to get it.

For more information and fraud prevention tips, visit the [Federal Trade Commission](#).