

# Protect yourself:

## Credit and debit card fraud

Credit and debit cards have become a way of life for most Americans. In fact, most of us likely can't imagine life without them. But sometimes, what is convenient for us is also convenient for a thief.

Credit and debit card theft can be as simple as a stolen wallet or as sophisticated as a high-tech effort to electronically access sensitive cardholder information. As a cardholder, make sure you are aware of the risks and understand the steps to take in order to prevent fraud.



### Who is a target?

Anyone who uses a credit or debit card is at risk. The more cards you carry, the more accounts you have that can be accessed.

While most credit and debit card providers offer services designed to help protect their cardholders from fraud, nothing can replace the scrutiny of a vigilant cardholder. It's important to monitor your accounts closely and watch for red flags that only you may be able to identify.



### Red flags

- Account statements that don't arrive when they should
- Unfamiliar charges on a statement, regardless of their amount
- ATMs or point-of-sale devices at stores, gas stations, etc., that appear to have been modified or have additional hardware attached to them called "skimmers"



### Tips to protect yourself

- Choose a card that offers services such as fraud protection and zero fraud liability to help identify and prevent fraudulent activity.
- Never give out your account number, Social Security number or other private information over the phone unless you initiated the call.
- Review your statement as soon as you receive it each month to ensure there is no fraudulent activity – sooner is better when it comes to catching a thief. Frequently monitoring your account online also can help you identify fraudulent activity.
- Pay attention to every transaction on your statement. Don't assume that a thief will buy only big-ticket items.

- Many card issuers offer notification services, such as email or text alerts. You can ask your card's issuer to notify you of purchases over a certain dollar limit, or even each time there is a purchase with your card.
- Use a cross-cut shredder to securely dispose of statements, receipts, credit card offers and other documents containing personal information. Cut up your expired cards as well.
- Choose a personal identification number (PIN) that would be difficult for others to guess but easy for you to memorize. Don't carry your PIN in your purse or wallet.
- Consider going paperless: Online statements and payments can't be stolen from your mailbox. Online receipts mean less to shred when you dispose of them.



### If your Edward Jones credit or debit card is stolen

The Edward Jones credit and debit cards come with Zero Fraud Liability and additional fraud protection services. If you suspect fraudulent activity or need to report a missing Edward Jones credit or debit card, please call Cardmember Service immediately at the following numbers:

- Edward Jones Personal MasterCard® Credit Card: **866-874-6711**
- Edward Jones Business MasterCard® Credit Card: **866-874-6712**
- Edward Jones VISA® Debit Card: **888-289-6635**

**For more information on this topic, contact your local Edward Jones financial advisor.**



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