

# FRAUD ALERT!

## Have a Safe Shopping Season

Tis the season... holiday shopping, sales, crowds and scams. This year, follow a few simple steps to help protect you from credit card fraud. Although it is not always possible to prevent fraud, you can make it more difficult for a scam artist to capture your account information by following these steps:

1. **Shop with a credit card, not a debit card.** The banks are pushing more consumers toward debit cards with a host of awards programs because they can charge merchants higher fees than on credit card-based transactions. However, if your debit card number is stolen, it might be somewhat more complicated to sort things out, especially if fraud causes overdrafts and bounced checks.
2. **Keep track of your receipts.** Shoppers (in store or online) should always save receipts and reconcile charges with the bank or credit card statements. A "green" alternative to online printing is simply to take a screen shot of your order details or save the page as an HTML file.
3. **Avoid bargain basement shopping online.** There is nothing wrong with wanting the best price but if you like to buy from the cheapest online store, whether you have ever shopped on the site or even know if it is a reputable site, consider using comparison-shopping sites such as pricegrabber.com and bizrate.com. If you have questions about a company, research the information online or contact your local consumer protection office.
4. **Phone, Mail or E-mail banking scams.** Beware of official-looking mail or e-mails from banking institutions that request you to provide account information (number, password, 3-digit security code) or your account will become invalid. Scammers know credit and debit card usage is high this time of year and may contact you under the guise that your account was compromised. Contact your bank directly, NOT a number the caller or mail provides, to determine if the company needs to update the account or if it was compromised.

### Do Not:

- Lend your card(s) to anyone or leave cards / receipts lying around.
- Sign a blank receipt. When you sign a receipt, draw a line through any blank spaces above the total.
- Write your account number on a postcard, payment envelope or keep pin numbers in your wallet.
- Give out *ANY* personal information to an unknown person over the phone, online or by mail.

### Report Losses and Fraud:

Report any questionable charges or lost cards promptly to the card issuer (you may also have to send a certified letter). By law, once you report the loss or theft, you have no further responsibility for unauthorized charges. *However*, some companies have a strict policy that the cardholder is liable for \$50.00, while other companies will waive the \$50.00 fee provided you report any unauthorized charges within two days of discovery. Be sure to review your cardholder agreement or contact the credit card company for specific details.

### BUCKS COUNTY CRIMES AGAINST OLDER ADULTS TASK FORCE

**Bucks County District Attorney's Office**  
215-348-6344  
**Bucks County Area Agency on Aging**  
215-348-0510  
**Bucks County Coroner's Office**  
215-348-3852  
**Network of Victim Assistance (NOVA)**  
1-800-675-6900

**A Woman's Place (AWP)**  
1-800-220-8116  
**Bucks County Office of Consumer Protection**  
215-348-6060  
**Bucks County Register of Wills**  
215-348-6265  
**US Dept. of Health and Human Services**  
**Investigations, Office of the Inspector General**

[www.crimesagainstolderadultsbucks.org](http://www.crimesagainstolderadultsbucks.org)  
**24 - HOUR HOTLINE: 1-800-490-8505**