

Learn the keys to credit card safety and help protect against fraud.

Americans use credit cards more than ever these days—which makes credit card protection more important than ever. There's a lot you can do to help protect your credit cards, and most of it comes down to common sense.

Credit card safety first

Sign the signature panel on the back of your card as soon as you get it and never keep your PIN in the same place as your card.

Keep your account number private - thieves don't need the card to get into your account

- ❑ Don't let anyone see your card when you're out in public. Don't give the number out over the phone unless you initiated the call and you're talking to your bank or a merchant you trust .
- ❑ Never answer an email that asks for your account number or personal information—even if it looks like it's from your bank or a reputable company or organization.
- ❑ Consider paperless statements to remove your sensitive information from the postal system. Store paper statements and other documents with sensitive information securely—and shred prior to disposal.
- ❑ Tell your credit card issuer if you're changing addresses so statements and other notifications about your credit card follow you to your new home. Periodically check to ensure your bank or credit card issuer has your current phone number and email address on file so you can be contacted quickly if necessary.
- ❑ Use online payments where possible to avoid the risk of a lost or stolen check or account number in the mail.

Be careful with your receipts

Extra spaces on the receipt? Draw a line through them before you sign, so nothing can be added later. Keep your receipts and check them against your billing statements. Don't just toss receipts and duplicates—shred the ones you don't need and securely file the rest.

Make sure your devices and networks are secure

Make sure your computer is equipped with a firewall, which prevents unauthorized users from gaining access to your computer or monitoring transfers of information to and from the computer and utilize fraud protection software. Be sure to download and install any operating system and software updates (sometimes called patches or service packs) in a timely manner. Make sure your browser software is up to date and equip your computer with virus-protection software. Avoid downloading software or programs from unknown sources.

Think credit card protection when you shop online

Shop with established businesses that you can contact easily if there's an issue . Check payment terms, refund and return policies, shipping costs and guidelines. When shopping on your mobile device, check to be sure the sites are secure by looking for web addresses with https: in the address. Print or save electronic copies of receipts, confirmation numbers and emails. Don't share personal info unless you absolutely have to—and you know how it will be used.

Keep your passwords secret

Choose effective passwords that use both letters and numbers. Avoid using names, birthdays or anniversaries. Never share your passwords—and never keep them near your card. Consider changing your passwords periodically and don't use the same password for all your accounts.

Check your account often

Review your recent account activity online or by phone. If your credit card issuer offers email or mobile alerts about unusual activity, sign up to receive them. Consider signing up with a credit-monitoring service.

Report lost cards and suspected fraud right away

If you lose your credit card or suspect fraudulent activity, contact your bank or credit card issuer right away. Your credit card issuer can block your card and account number so no one else can use them, and then give you a new card and account number.