Fraud and Scams

Protect yourself from various types of financial fraud by practicing the following:

1. Shred all credit card offers, financial statements, bills, cancelled checks, and other documents containing financial or personal information, before throwing them away.

2. Protect your PIN codes for ATM, e-mail and all other personal accounts at all times. Remember to change your PIN codes on a regular basis.

3. Never give your Social Security number to sales people or vendors who have no legal need for it.

4. Use a locked mailbox to prevent mail containing financial information from being stolen.

5. Review your credit report annually from Equifax, Eperian or Trans Union and investigate any unfamiliar credit transactions.

6. Other types of common scams: mail, business, investment, telemarketing offers that are "too good to be true". Credit repair scams offering to clean your credit history for a fee. Calls from credit card companies asking for your credit card number to resolve a problem.