

KNOW



BEFORE YOU BECOME A VICTIM OF FRAUD

From low tech dumpster diving to high tech hacking, fraud happens. The next thing you know, charges you didn't make are on your bill, and you are left wondering what happened.

- Don't send money to someone you don't know.
- Don't reply to messages asking for personal or financial information.
- Register your phone number with the Nat'l Do Not Call Registry. Visit donotcall.gov or call 1.88.382.1222.
- Don't share your bank account or credit card numbers with anyone.
- Carry your cards separately from your wallet.
- Notify your card issuer when you travel and change address.
- Don't share your Social Security number with anyone.

Recognize:



- Do not respond to callers who ask for money first or who want to know your bank account, credit card or social security number.
- Look at your bills and make sure they match up with your purchases.

Report:



- Report scams to the Federal Trade Commission by going to ftc.gov.
- Call the card issuer as soon as you realize your card has been lost or stolen.
- The law state you have no additional responsibility for charges you didn't make (your liability for each card lost or stolen is \$50).

Register:



- A fraud alert on your credit report if you think someone has misused your personal or financial info (Equifax, Experian, Transunion).
- A credit freeze on your account if you think an identity thief is trying to open up accounts in your name by contacting the credit reporting companies.



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