

CREDIT CARD SKIMMING

Credit card skimming is a type of credit card theft where thieves use a small device to steal your credit card information. When a credit or debit card is swiped through a skimmer, the device captures and stores all the details in the cards magnetic strip.

Most common locations skimmers are used:

- * ATM machines
- * Gas pumps
- * Retail stores
- * Restaurants

What to look for when using your card at ATM's or gas pumps:

Check for tampering- when using ATM machines, check for obvious signs of tampering. If something doesn't look right, such as a different color from other machines at the location or if the graphics don't line up- that's a true tell tale sign it was tampered with.

Wiggle Everything

Even if you can't see visual differences, push and pull at everything, especially any protruding parts like the card reader. Nothing should move when touching at it.

Think through your steps

Whenever entering you PIN, always assume someone is looking over you shoulder or through a hidden camera installed nearby. Cover your keypad with your hand and pretend to add additional numbers after you put in your PIN.

ATM's in banks are generally the safest because of all the cameras. Consider the location of the ATM before using it. Criminals frequently install skimmers at ATM's that aren't located in overly busy locations since they don't want to be observed installing malicious hardware or collecting the harvested data.

Just remember - if something isn't right about an ATM or a credit card reader - just don't use it.

Consider monitoring your bank transactions each day to protect against any fraudulent activity as soon as possible after it happens.

Visit the IDENTITY THEFT RESOURCE CENTER (ITRC) website at: www.idtheftcenter.org or contact toll free hotline at 888-400-5530 for helpful information.