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## Credit Card Fraud and Identity Theft

Credit Card Fraud and Identity Theft are growing criminal enterprises and we need to do everything we can to prevent becoming a victim.

The Director of Security for Capital One Bank suggests the following tip to help detect if your credit card(s) are compromised:

When paying with a credit or debit card, never round the final amount up to a round number. For instance, if the bill at the restaurant is \$36.75 and you want to leave a \$7.00 tip, don't make the tip \$7.25 so that the bill is an even \$44.00. Leave the \$7.00 tip and let the final amount be \$43.75. Do this whenever you pay with a credit card.

When you receive your credit card statement, review the amounts, paying particular attention to any amount that is for an exact dollar figure, \$44.00, \$50.00, \$100.00, etc. These amounts will raise a red flag for you to check further to determine if someone has made unauthorized charge with your credit card.

This is just another way to maintain control of your accounts and identity. Please tell your family and friends and remember to shred all financial documents before throwing them in the trash.