

The Active Consumer

Fighting Fraud

(NAPSA)—Each day, consumers take to the malls, boutiques and shop online to buy all their necessary items. When consumers go shopping, they should be thinking about the items on their list, not fraud.

In order to help ensure that your name and credit are protected, financial institutions such as Chase Card Services, a division of JPMorgan Chase, are working diligently to help protect you.

With more than 1,000 individuals dedicated to protecting customers and sophisticated systems that detect and prevent the majority of fraud, Chase is actively involved in protecting its customers. It also provides a variety of ways for consumers to help protect themselves, including the use of Chase ID Protection, a comprehensive identity theft product that offers a variety of benefits to consumers, including one-call dispute resolution for any errors on credit bureau reports, a dedicated customer service representative for those customers who were victims of identity theft, and daily credit bureau monitoring from all three credit bureaus.

Shopping Tip List

Although fraud can happen anywhere and at any time, shoppers don't need to become victims. By working together with your financial institution, you can help prevent fraud and identity theft. So as you reach for the plastic to purchase everything on your



shopping list, follow these easy steps to ward off any unwanted purchases on your next credit card statement.

1. Secure your personal information. Do not carry your Social Security card with you.

2. Never give out personal information over the phone unless you initiate the call or know the organization.

3. Be aware of suspicious e-mails that may ask for confirmation of a credit card number, PIN or other sensitive information.

4. Shred all documents that contain sensitive information.

5. Check your credit bureau report at least once a year.

Even though some people are looking to purchase items on your dime, you don't have to be a victim. Together, consumers and Chase help to provide a secure identity and a stable credit future.