

# Smart Financial Tips For The Harried Shopper

(NAPSA)—Here's a financial tip you can take to the bank: debit cards are the smart and savvy way to pay. With a debit card, for example, you benefit from easy and direct access to your personal funds at acceptance locations worldwide—major department stores, neighborhood restaurants, tourist attractions, and even the local gift and card shop. It is no wonder that nearly 160 million debit cards are in circulation in the United States alone. The debit card is safer than carrying wads of cash, and streamlines monthly budgeting better than a checkbook, while enabling quick purchases on the Internet, over the phone, or at the cash register.

Lost or stolen cards come with an added layer of security. By promptly reporting the loss or theft of a card to your financial institution, debit MasterCard cardholders benefit from zero fraud liability protection for unauthorized purchases, an essential layer of comfort for the often frenzied shopper.\*

Here are a few basic shopping tips to keep in mind when using your debit card:

- Pay with your debit card instead of carrying large amounts of cash.
- Use your debit card to take advantage of special promotions, reward programs, sweepstakes and merchant discounts. Sign your debit card to ensure your signature can be authenticated.
- Keep your personal information and data guarded at all times—never leave your purse or wallet unattended.
- Report lost or stolen debit cards to your financial institution immediately.
- Memorize your personal identification number (PIN), and don't carry your PIN in your wallet. Remember to always shield your PIN when entering your code



**“Will that be cash or check?”  
“No need to carry either, I have my debit card.”**

at the checkout counter, and be wary about sharing your PIN with others.

- Keep a list of all your accounts in a secure place, and review financial statements promptly so you can immediately report questionable charges and contact issuers to inform them about missing or stolen cards.

- Remember to sign and keep receipts. Never throw away receipts in a public trash container and when disposing of receipts or old statements be sure to destroy the areas where the account number is visible.

- Know what your budget limits are and track what you've spent.

Convenience, control and security are only a few of the many reasons millions of consumers will continue to embrace the debit card payment option. And don't forget debit cardholders may also benefit from merchant discounts, airline miles and cash back incentive programs offered on some select debit cards. Simplify your shopping and be sure to carry the one card that can help meet all of your shopping needs: the debit card.

*\*Zero liability does not apply to commercial cards or PIN-based transactions.*