

## Christmas season safety tips

### Handling Cash or Cards (Credit/Debit):

• Avoid carrying a large amount of cash. • Do not handle cash in clear view of the public. • Safeguard your credit cards and cheques as you do cash. Do not leave them in your pockets or on tables in restaurants, stores or hotel rooms. • Be extra careful with purses and wallets. If you are carrying a purse place it under your arm and keep wallets in your pockets. They are the prime targets for criminals in crowded shopping areas, streets, bus stops, buses and taxis, etc. • Keep your purse or wallet on you. Shoulder straps should cross your body, not dangle from your shoulder. Do not lay them in a shopping basket/cart and be sure they are closed securely. • Make a list of all your credit cards, debit cards and cheques with account numbers. Keep the list in a secure place at home. • Notify issuers immediately if your card is lost, stolen or misused. • Take your time when making purchases. Be sure you collect your license, credit card, or cheque book and your receipts. • Keep your receipts and reconcile your statements. Promptly report any discrepancies to the issuer. • When using an ATM: • If you must use an ATM, choose one that is located inside a mall, or in a well-lit location. Withdraw only the amount of cash you need. • Be aware of your surroundings and the people around you. • If there is anything unusual about the cash machine discontinue the transaction and report your suspicions to the bank. • Do not enter ATMs with strangers. • Protect your PIN by shielding the ATM keypad from anyone who is standing near you. If you are at an ATM machine cover the pin with one hand while the other is used to press the keys. • Do not throw your ATM receipt away at the ATM location. • Keep your ATM card in a safe place and protect it just like you would cash, credit cards or cheques. Do not leave it around where others can see your card, whether at home or at work. If your card is missing or stolen notify your bank immediately. • Never give any information about your ATM card or PIN over the telephone.