



Credit Card Tips to Remember

Credit card “loss protection” offers are not worth the cost

Telephone scam artists are lying to get people to buy worthless credit card loss protection and insurance programs. If you didn't authorize a charge to your credit card, don't pay it. Follow your credit card issuer's procedures for disputing charges you haven't authorized. According to the Federal Trade Commission, your liability for unauthorized charges is limited to \$50.

Protect your credit card information

Never give out personal information - including your credit card or bank account numbers - over the phone or online unless you are familiar with the business that's asking for it. Scam artists can use your personal information to commit fraud, such as identity theft. That's where someone uses some piece of your personal information, such as your credit card account number, Social Security number, mother's maiden name, or birth date, without your knowledge or permission to commit fraud or theft.

Many telemarketers will ask you to confirm your credit card number by telling you the first few digits and asking you to complete the number. Be aware that all credit cards of the same type (Discover, MasterCard, Visa, etc.) begin with the same four numbers.

Know who you are talking to

Some “credit card” protection companies will represent that they are affiliated with your credit card company when, in fact, they are not.

Ask telemarketers to send you program information by mail

Rather than sign up for something you are not sure about over the phone, ask the telemarketers to mail you information about the service to help you make a well-informed decision about your purchase.



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