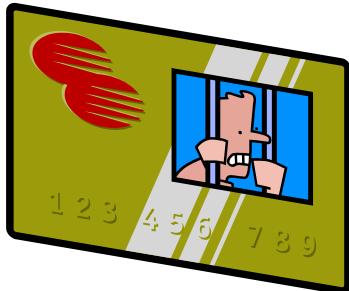


CREDIT CARD



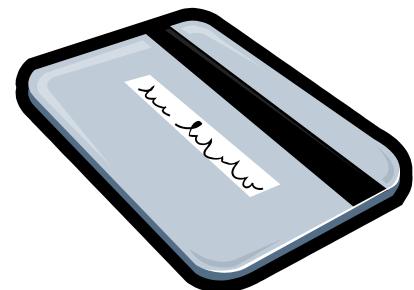
SAFETY & SECURITY

CREDIT CARD SCAMS

Unless you are absolutely confident you are dealing with a reputable company, never give your credit card account number over the telephone. Don't be fooled by a scam where a con artist wants to verify your credit card number because you won a prize. One current scam involves con artists who call at random. The thief informs the victims that if their VISA card begins with the number four, the victim wins a prize. However, all Visa cards begin with the number four and all *Mastercards* begin with the number five. The only prize the cardholder gets is the fraudulent use of their credit card.



The fraudulent use of credit cards does not necessarily require physical loss or theft of the actual cards. A capable criminal only needs to know your credit card numbers to fraudulently make charges, including cash withdrawals, against your account. The following are a number of crime prevention tips to guard your credit cards.



CREDIT CARD THEFT PREVENTION TIPS

Photocopy both the front and back of all your credit cards and keep the copies in a safe and secure location. This will enable you to cancel your credit card as soon as possible if they are ever lost or stolen.

Endorse all credit cards with your signature as soon as you get them.

It is advisable not to carry credit cards in your wallet or purse. Carry them separately if possible.

Carry only the minimum number of cards actually needed and never leave them unattended.

Avoid signing a blank receipt, whenever possible. Draw a line through blank spaces above the total.

Notify credit card companies in advance of a change of address.

Destroy unused credit card applications such as those received in the mail advising that "you have been pre-approved for..."

Open billing statements promptly and reconcile your card amounts each month, just as you would your checking account.

If you receive a letter stating you should have received a credit card in the mail and you have not received it, notify the company or lending institution immediately.

Beware of vendors calling and attempting to sell merchandise or gifts over the telephone. Don't give them your credit card number.

When you use a credit card to make a purchase, maintain visual contact with the card and make sure no extra imprints of your card are made to other charge slips. Destroy all the carbons so no one can obtain your account number.

It is a good idea to retain your credit card receipts and check them against the monthly billing statement.

In the event your credit card is lost or stolen, immediately notify the credit card company. Most issuing banks or

companies can be reached 24 hours a day, 365 days a year.

By virtue of the Fair Credit Billing Act (FCBA), if you report the loss of a credit card before it is used, the card issuer cannot hold you responsible for any unauthorized charges. If a thief uses your credit card before you report it missing, your liability is limited.



CONSIDER THIS

The majority of fraudulent purchases are made within 48 hours of losing your card. Credit card thieves may sometimes call the victim; inform the person that their credit card has been found and that it is being reported. This ploy gives the thief time to go on a charging spree because the cardholder never calls to cancel the card.

When you write a check, never allow the salesperson to write down your credit card number on the check. If paying by credit card, never let the salesperson write down your driver's license or social security number.

NEVER HESITATE TO CONTACT UM POLICE

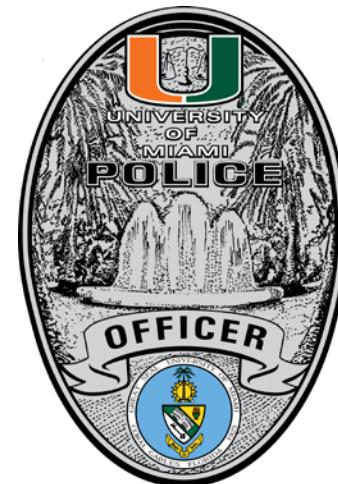
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