

Online Security

Keep Your Holidays Merry and Financially Safe

A few precautions taken while shopping during the holidays can help you overcome situations that may compromise your personal information.

- **Don't carry too much cash.** Make it a point to limit the amount of cash you carry at any one time.
- **Carry and use one credit and/or debit card for your holiday purchases.** Carrying one credit and/or debit card with you limits the amount that can be stolen should you lose your card and makes it easier to track purchases. Keep the 800 number of all your cards handy at home. If your card is lost or stolen, you can quickly locate the phone number and stop access to that card.
- **Keep your personal information to yourself.** Retailers are asking for too much information. Refuse to give out personal information, such as your phone number or birthday, at a checkout line. It is information that can be stolen by identity thieves illegally accessing retail databases or overheard by other shoppers.
- **Be careful when you shop online.** Limit the amount of personal information you provide to an online retailer. Be careful with unsolicited e-mails from various retail, banking, government, or corporate institutions. Don't click on any links to provide personal information such as social security number, account information, PIN numbers, birthdate, etc.
- **Commit your PIN number to memory before you leave home.** Commit your PIN number to memory so you won't have to carry it with you. Do not share your PIN number or personal information with anyone. If you are traveling outside the country for the holidays, keep in mind that ATM machines outside of North America may only support four-digit PINS. They may not support letters on their keyboards, or the keyboard may seem unfamiliar because the letters and numbers may appear in a different order. When heading overseas, be sure to use a four-digit numeric ID for the card's PIN and commit it to memory!
- **Monitor your accounts and credit cards through Home Banking.** Remember, fraud is all around us. Customer information theft from retail stores and other institutions has adversely impacted thousands of people. Don't allow yourself to become a victim. With our Home Banking system, ***touchstone@home***, you can monitor your accounts and credit card activity to more quickly catch any fraudulent activity being perpetrated on you. You have access to Home Banking 24/7 and should view your accounts regularly. ***View your accounts and card activity throughout the holiday season!***