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Six Tips to Protect Your Bank Card by Jess Hall

Article published on December 1st 2011 | Finance

Though many consumers used to rely on payment methods like cash and checks, more people are turning to debit cards. Because a debit card is linked to your checking account, it offers a secure and convenient way to pay for everything from online purchases to dinner at your favorite local restaurant. However, the increased popularity of debit cards also makes them a prime target for thieves. Follow these six tips to protect your bank card and the security of your checking account.

1. Check Your Account Regularly

One of the best ways to protect your debit card is to monitor your account transactions regularly. Keeping track of the balance isn't enough, as many criminals will make small purchases that you're likely to miss. Instead, you should review each transaction on your monthly statement and contact your bank immediately about any suspicious charges. Additionally, find out whether or not your bank offers online banking. When you can check your balance online, it's even easier to track your money consistently.

2. Examine ATMs Carefully

Before putting your bank card into an ATM, look for signs of suspicious activity or tampering. Criminals often attach skimming devices and hidden cameras to ATMs in order to steal account information and PIN numbers from unsuspecting users. Try to go to the same machine each time you use an ATM. If you notice that something looks different, report the incident to your bank and find another machine. ATMs in remote locations are often more likely to be tampered with, so it's also best to use machines in areas with good lighting and high traffic.

3. Keep Your PIN Number Safe

Do everything you can to protect your PIN number. If a thief obtains your card and PIN number, he or she can easily clean out your account before you have a chance to report the theft. Each time you use a credit card machine at a store or an ATM, cover the keypad with your hand while you enter your PIN number. This simple action prevents nearby thieves and hidden cameras from capturing your information without your knowledge.

4. Be Prepared for Theft

Even when you take all of the necessary precautions to protect your bank card, accidents can still happen. Make sure you're always prepared by keeping your bank's phone number and your account information in a safe place. Write down the numbers from the backs of your cards and store them in a place other than your purse or wallet. If your card gets lost or is stolen, you'll still have access to the information you need.

5. Avoid Unsolicited Requests for Information

Criminals often pose as bank representatives to gain your trust and steal your information. It's important to look out for fraudulent requests, especially if someone asks for your card number, PIN number or other personal information. Never give out any private information to an unsolicited caller or through an unsecured website. If you're not sure whether the person asking for your information is actually from your bank, make a separate phone call to get more information.

6. Report Problems Quickly

Finally, you should always report any problems that arise quickly in order to reduce your liability. The protection you receive depends on the type of card you have and your bank, so it's important to be aware of these rules in advance. Always report lost and stolen cards right away so that your bank can freeze the accounts. Similarly, if your bank card gets stuck in an ATM or you notice an unusual transaction on your account, you should let your bank know immediately.

Article Source:
http://www.articleside.com/finance-articles/six-tips-to-protect-your-bank-card.htm - Article Side

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Jess Hall is a personal finance writer located out of Jersey City. She likes to share with others how she manages to achieve a financially fit lifestyle. Her latest articles talk about how she makes the most out of her a bank card and stays on budget. Other articles that she likes to read include a https://www.aurorabankfsb.com/articles/banking-articles/benefits-checking-account-debit-card

Article Keywords:
bank card

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