



OFFICE OF ATTORNEY GENERAL TODD ROKITA  
**PROTECTING CONSUMERS**  
CREDIT CARD SCAMS

Debit and credit card scams occur when fraudsters use or copy cards to make unauthorized purchases or withdraw money from accounts. Fraudsters may take physical control of your cards or copy the information and return it. Unfortunately, scammers disproportionately target seniors. They may acquire personal information including card numbers from a stranger, caregiver, or trusted employee at a care facility. Keep your credit and debit cards confidential and out of sight to protect your personal information, identity, and finances.

**Tips for protecting information:**



Keep physical credit cards in secure locations like safes, lock boxes, or locked drawers.



Don't let other people use your card - including employees at long term care facilities, but instead speak to the health facility administrator for alternatives.



Use strong passwords — include random combinations of letters, numbers and special characters — different for each account, ideally.



Don't write down personal identification numbers or share them with anyone besides the power of attorney. Do not text the information or save it in your phone's Notes app.



Shred unwanted documents that show your credit card number -- or have statements sent to the power of attorney.



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**CREDIT CARD SCAMS - CONTINUED**



Monitor your financial statements regularly. Review credit card and bank statements for suspicious transactions. Set up text or email notifications on transactions to stay updated in real time. Check credit reports regularly. You're entitled to one free credit report every week from each of the three major credit reporting bureaus.

**If unauthorized use does occur:**



Contact your credit card company, bank or credit union to report the lost or stolen card.



Report to local police.



If fraud occurs in a healthcare facility,

- Report the unauthorized use of the account to the facility.
- Make a report to the Indiana Department of Health.



Scan Code

Freeze your credit with all three credit agencies – Equifax, Experian, and TransUnion LLC. Scan the QR code or visit [www.in.gov/attorneygeneral](http://www.in.gov/attorneygeneral) to learn how.



Scan Code

File a complaint with the Indiana Attorney General – Scan the QR code or visit [www.in.gov/attorneygeneral](http://www.in.gov/attorneygeneral).

