

[facs] FW: Credit/Debit Cards

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IMPORTANT: Please pay attention when paying with debit/credit cards

SCENE 1. This is a new one.. People sure stay busy trying to cheat us, don't they?

A friend went to the local gym and placed his belongings in the locker. After the workout and a shower, he came out, saw the locker open, and thought to himself, 'Funny, I thought I locked the locker. He dressed and flipped the wallet to make sure all was in order. Everything looked okay - all cards were there. A few weeks later his credit card bill came - a whooping bill of \$14,000! He called the credit card company and started yelling at them, saying that he did not make the transactions. Customer care personnel verified that there was no mistake in the system. And asked if his card had been stolen. 'No,' he said, but then took out his wallet, pulled out the credit card, you guessed it - a switch had been made. An expired similar credit card from the same bank was in the wallet. The thief broke into his locker at the gym and switched cards. Verdict: The credit card issuer said since he did not report the card missing earlier, he would have to pay the amount owed to them. How much did he have to pay for items he did not buy? \$9,000! Why were there no calls made to verify the amount swiped. Small amounts rarely trigger a 'warning bell' with some credit card companies. It just so happens that all the small amounts added up to big one!

SCENE 2. A man at a local restaurant paid for his meal with his credit card. The bill for the meal came, he signed it, and the waitress folded the receipt and passed the credit card along. Usually, he would just take it and place it in his wallet or pocket. Funny enough, though, he actually took a look at the card and, lo and behold, it was the expired card of another person. He called the waitress and she looked perplexed. She took it back, apologized, and hurried back to the counter under the watchful eye of the man.. All the waitress did while walking to the counter was wave the wrong expired card to the counter cashier, and the counter cashier immediately looked down and took out the real card. No exchange of words --- nothing! She took it and came back to the man with an apology. Verdict: Make sure the credit cards in your wallet are yours. Check the name on the card every time you sign for something and/or the card is taken away for even a short period of time. Many people just take back the credit card without even looking at it, 'assuming' that it has to be theirs. FOR YOUR OWN SAKE,

DEVELOP THE HABIT OF CHECKING YOUR CREDIT CARD EACH TIME IT IS RETURNED TO YOU AFTER A TRANSACTION!

SCENE 3: Yesterday I went into a pizza restaurant to pick up an order that I had called in. I paid by using my Visa Check Card which, of course, is linked directly to my checking account. The young man behind the counter took my card, swiped it, then laid it on. The counter as he waited for the approval, which is pretty standard procedure. While he waited, he picked up his cell phone and started dialing. I noticed the phone because it is the same model I have, but nothing seemed out of the ordinary. Then I heard a click that sounded like my phone sounds when I take a picture. He then gave me back my card but kept the phone in his hand as if he was still pressing buttons. Meanwhile, I'm thinking: I wonder what he is taking a picture of, oblivious to what was really going on. It then dawned on me: the only thing there was my credit card, so now I'm paying close attention to what he is doing. He set his phone on the counter, leaving it open. About five seconds later, I heard the chime that tells you that the picture has been saved. Now I'm standing there struggling with the fact that this boy just took a picture of my credit card. Yes, he played it off well, because had we not had the same kind of phone, I probably would never have known what happened. Needless to say, I immediately canceled that card as I was walking out of the pizza parlor. All I am saying is, be aware of your surroundings at all times. Whenever you are using your credit card take caution and don't be careless. Notice who is standing near you and what they are doing when you use your card. Be aware of phones, because many have a camera phone these days. When you are in a restaurant and the waiter/waitress brings your card and receipt for you to sign, make sure you scratch the number off. Some restaurants are using only the last four digits, but a lot of them are still putting the whole thing on there. I have already been a victim of credit card fraud and, believe me, it is not fun. The truth is that they can get you even when you are careful, but don't make it easy for them.