



ARIZONA DEPARTMENT OF WEIGHTS AND MEASURES

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Don't be a Victim of Credit Card Skimmers

Anyone who uses a credit card can fall victim to a "Skimmer" if they are not careful. While the Department is increasing its steps to combat skimmers on gas pumps; please recognize that skimmers can be installed on **ANY** device that is used for credit or debit card transactions.

TIP: While the majority of Arizona retail businesses take steps to protect their customers; some unscrupulous people will target consumers using skimmer and other devices that secretly record your credit card data. Whenever possible follow these steps to be a careful consumer:

1. Check your credit card balances regularly;
2. Report ANY discrepancies or illegal activities **IMMEDIATELY**. The Truth In Lending Act limits consumer liability to fifty dollars (\$50.00) once a credit card is reported lost or stolen. Some credit card issuers may even waive the fifty dollar (\$50.00) fee.
3. If someone accesses or uses your credit without your knowledge; contact the credit card company in question. Be sure to put your complaint(s) in writing.
4. Alert your local Police Department. Request to fill out a police report, and if possible sign a written affidavit verifying that the un-authorized transactions on your account are fraudulent. Then send copies of the report to creditors and credit bureaus as proof of the crime.
5. Contact the three (3) major credit bureaus: Equifax: 800-525-6285; Experian: 888-397-3742; and Trans Union: 800-680-7289, if you discover fraudulent activity on your account(s).
6. Contact the Federal Trade commission: 877-438-4338. While federal investigators tend to pursue larger, more sophisticated fraud cases; they do monitor identity theft crimes at all levels, to discover patterns and break-up larger rings. Fill out the ID Theft Affidavit on the FTC's website, then make copies and send them to your creditors. This agency also has an on-line complaint form.

Finally, **DEBIT Cards** fall under a different law, the Electronic Fund Transfer Act. Liability is limited to fifty dollars (\$50.00) IF you notify your financial institution within two (2) business days of discovering that your debit card was "lost or stolen." If you wait more than two (2) business days, but notify your bank within sixty (60) days of the date your statement is mailed, you could be responsible for up to five hundred dollars (\$500.00). Wait longer than that and you could lose all the money in your account.