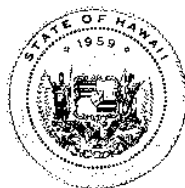


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Debit or credit cards are used for purchase goods or services from a retailer. When consumers use a credit or debit card at a POS system, the information stored on the magnetic stripe of the card is collected and processed by the attached computer or device.

Fraudulent charges to a credit card can often be fixed by your credit card issuer when you contact them. However, unauthorized withdrawals from a debit card (which is tied to a checking account) could have a cascading impact to include bounced checks and late-payment fees.

If consumers believe their credit or debit card information has been compromised, several cautionary steps to protect funds and prevent identity theft include changing online passwords and PINs used at ATMs and POS systems; requesting a replacement card; monitoring account activity closely; and placing a security freeze on all three national credit reports (Experian, Equifax and TransUnion). A freeze will block access to your credit file by lenders you do not already do business with. Under federal law, consumers are also entitled to one free copy of their credit report every twelve months through AnnualCreditReport.com.

#### Debit card Consumer Tips

1. Is like cash. The money comes directly from your checking account.
2. Be sure to know what your checking account balance is. If you spend more than you have, your purchase may be declined or the bank might charge an overdraft fee.
3. Some banks offer a fraud liability protection program so if your debit card is lost or stolen, you won't be liable for fraudulent purchases. You can buy the fraud protection from your bank if it is not offered with your checking account.

4. Change your PIN number on an annual basis or more frequently if you feel more comfortable.
5. If you use on-line banking, make sure your passwords are strong. Some banks use a two password system for your protection.

#### Credit card Consumer Tips

1. You are using someone else's money (card issuer) and you will pay it back later.
2. This can be an easy way to build up your credit rating.
3. You are billed once a month for purchases. If you pay more than the minimum amount, you can reduce (or avoid) the amount of interest you pay. Be aware that the interest charged may be high.
4. Many credit cards are bundled with rewards that allow you to earn points that are redeemable for travel or merchandise or even cash-back programs. Credit card issuers also offer teaser programs for cash advances.
5. Some credit cards offer protection if you buy merchandise that turns out to be defective.
6. Be aware that some credit cards charge an annual fee.

#### Some places where a credit card is safer to use:

1. On line purchases.
2. Big ticket items
3. Renting a car
4. Restaurants
5. Buy now, take delivery later
6. Future travel
7. Gas stations
8. Hotels