

CONSUMER ALERT

Wisconsin Department of Agriculture, Trade & Consumer Protection datcp.wisconsin.gov



Keep an Eye Out for Fraudulent Credit Card Charges

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MADISON – Wisconsin consumers should regularly monitor their credit card statements for unauthorized charges. Recent widespread scams have involved small, unauthorized charges on credit cards that are easily overlooked by cardholders.

“Scammers hope that consumers will overlook the small charge on their monthly statements or not review the statements at all,” said Sandy Chalmers, Administrator of Trade and Consumer Protection. “Report unauthorized charges immediately to minimize your liability.”

A consumer recently complained to the Wisconsin Department of Agriculture, Trade and Consumer Protection (DATCP) about an unexpected charge of nearly \$13 on his credit card from an unfamiliar company. This fraudulent charge included a foreign transaction fee of \$0.37. This situation is similar to another recent scam where consumers worldwide found unauthorized charges of \$9.84 on their monthly credit card statements.

Consumers should closely review their monthly credit card statements. If you find an unauthorized charge on your statement, immediately contact your financial provider (using the number on the back of the credit card) to report the fraud and to request a new card.

There are a number of steps you can take to protect your credit account and to lessen the potential for fraudulent activity in your accounts. Some tips to consider include:

- **Do not give your account number to anyone on the phone** unless you made the call to a company you know to be reputable.
- **Carry your cards separately from your wallet** to minimize your losses if someone steals your wallet or purse. Only carry the card you need for that outing.
- **Keep your eye on your card** during a transaction. Make sure you get it back before you walk away.
- **Never sign a blank receipt.** Draw a line through any blank spaces above the total.
- **Save your receipts** to compare with your statement.
- **Open your bills promptly** — or check them online often — and reconcile them with the purchases you have made.
- **Report any questionable charges** to the card issuer.
- **Notify your card issuer if your address changes** or if you will be traveling.

If you lose a credit card, call the card issuer as soon as you realize it is missing. Under federal law, once you report the loss or theft, you have no additional responsibility for charges you did not make and are only responsible for \$50 in charges for unauthorized purchases made before you reported it missing. If you suspect that the card was used fraudulently, you may have to sign a statement under oath that you did not make the purchases in question.

For additional information or to file a complaint, visit the Consumer Protection Bureau at datcp.wisconsin.gov, send an e-mail to datcp hotline@wisconsin.gov or call the Consumer Information Hotline toll-free at 1-800-422-7128.

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