



According to the Federal Trade Commission, Florida has the highest rate of identity theft in the United States. It is important for consumers to review monthly bank and credit card statements to detect any unusual activity.

Unauthorized charges or deductions on your statement may be a sign of a simple error or possibly identity theft. Banks typically allow consumers to dispute any unauthorized charges within a certain period of time. If a statement inaccuracy is not detected and disputed timely, the consumer may be held responsible for the charges, regardless of how the charges ended up on an account.

Even though banks have become better at detecting fraudulent charges on their customers' accounts, the only foolproof means of protecting yourself is to review every single line of your monthly statement. Although this may seem like a tedious task at times, thoroughly reviewing your statement is an easy measure that can be taken to protect yourself.



***Keep Your Finances
Monitored and Protected***

Protect Personal Information and Finances

■ **Monitor Credit Card and Bank Statements**

Review all monthly account statements in detail as soon as they arrive to make sure that all transactions shown are ones that were authorized. Keep copies of receipts and audit them against the billing statement for any unauthorized charges or overcharges. Notify the card issuer immediately if you suspect unauthorized use or fraudulent use of your card.

■ **Keep Track of Statements**

If an anticipated credit card bill is late, call the card issuer right away. A missing statement may be a sign that a statement has been stolen or your identity has been compromised.

■ **Properly Store and Dispose of Old Statements**

Store old statements and receipts in a secure place and cross-shred them before they are discarded. Identity thieves are not afraid to get their hands dirty by digging through trash for personal information.

■ **Avoid Mail Fraud**

Notify the post office and the card issuer immediately if there is a change of address. Consumers are advised to never leave outgoing bill payments inside a residential mailbox. Instead, drop them off at the nearest post office or postal service mailbox.

For additional information, contact the Florida Department of Agriculture and Consumer Services at www.800helpfla.com or by calling 1-800-HELP-FLA (435-7352) within Florida, 1-800-FL-AYUDA (352-9832) en Español or (850) 410-3800 from outside of Florida.

