

Master Your Card  
**OPORTUNIDAD**



A community empowerment program sponsored by Mastercard®

# PROTECT YOUR MONEY

Cards provide Latinos with greater buying power, convenience and safety—but you've got to be careful to protect yourself from fraud and identity theft. Criminals go where the money is—and with more people using cards, criminals are trying to cash in. You can stop them by following a few simple do's and don'ts.

- If someone calls saying they are from the bank, hang up. Call the number on the back of your card right away. If it's legit, they'll know about it; if not, you've stopped a scam.
- Sign your cards as soon as you get them.
- Keep an eye on your card during transactions and get it back as quickly as possible.
- Keep your account information secret and hidden—not on a sticky note on your fridge or in a document on your computer that says "passwords."
- Report any questionable charges right away and in writing to the card issuer.
- Notify card companies before you move or travel out of the country.
- Save receipts to compare with billing statements and call to reverse any wrong charges.
- Remember that your Mastercard comes with zero liability, so you're not responsible if your card is lost or stolen if you report it.





- Don't volunteer details or fill in the blanks (name, relationship, financial or personal information) if someone calls asking for help from family or friends.
- Don't lend your cards to anyone.
- Don't leave cards or receipts lying around.
- Don't sign a blank receipt. When you sign a receipt, draw a line through any blank spaces above the total.
- Don't make purchases on websites that don't look safe. You can check out whether a site is OK to buy from at [www.siteadvisor.com](http://www.siteadvisor.com).
- Don't do anything with your card over public WiFi or Internet connections that are not protected by a password.

## SOCIAL MEDIA SCAMS

We've all seen a friend's social media account hacked and suddenly they're trying to sell you the latest diet pill craze or maybe they're even messaging you for personal information. Hackers have become increasingly inventive in how they try to steal your personal information. Here are a few tips to make sure you don't get scammed:

- Set strict privacy controls so you can control who sees what content.
- Watch what you post—posting a pic of your new flat-screen TV doesn't make you look cool, it makes you a target for theft.
- If you choose to make a charitable donation via social networking sites, only do so through the charity's official website.
- Don't post personal information that can be used by others, such as your mother's maiden name and date of birth.
- Don't click on links you can't identify.
- Avoid apps or add-ons that ask for your personal information.
- Don't accept friend requests from people you don't know.



## Financial strength with LULAC and Master Your Card

The League of United Latin American Citizens (LULAC) is partnering with *Master Your Card: Oportunidad* to provide financial education that empowers young adults and senior citizens by helping them save money, participate in the modern economy and make financial security a reality through innovative tools and strategies.