



Subject: How to Stay Safe in the Era of Card Skimmers

The use of credit and debit card skimmers to steal personal data is escalating globally. In short, thieves use these devices to steal account information off the card's magnetic strip at pay terminals at gas stations and other self-service payment venues. They then use this data to make online purchases, create duplicate cards, and raid bank accounts.

While these skimmers can be difficult to detect, there are some easy measures you can take to ensure these malicious parties don't make off with all of your money.

- Avoid Using Debit Cards for Daily Purchases – Debit card transactions are often much harder to dispute with banks, and even if the bank does respond favorably, the money still leaves your account the same day the fraudulent charge is made. Charges will still post and you will, at least temporarily, lose access to the stolen funds. Using a credit card for daily purchases offers a layer of protection, as these transactions are easier to dispute, and no money leaves your checking or savings account.
- Debit Card usage is best restricted to cash withdrawals, preferably from a known-bank (non 3rd party "kiosk style") ATM.
- Set Daily ATM Withdrawal and Purchase Limits – Most banks allow customers to set these limits online, whether it be for credit or debit cards. If this (online) facility is not available, it is highly encouraged to visit your local bank branch to make the request. This is an easy way to prevent thieves from making off with your life savings, or "running your card through the roof", and is a free, no-cost measure of protection.
- Check Your Credit, Debit, and Checking Transactions Frequently – Checking your statements online on a daily basis helps banks get a lead on fraudulent activity, and keeps thieves from making multiple fraudulent purchases and withdrawals.

If you have questions concerning Information Security, please contact UNH Information Security Services at IT.Security@unh.edu.

If you are a victim of credit/debit card fraud or any crime, please call the UNH Police Department or the local law enforcement agency where the crime was committed. If you're not sure who to contact, the UNH Police can help you through the process.

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