



County of Bucks

DEPARTMENT OF CONSUMER PROTECTION / WEIGHTS & MEASURES

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FIRST OF ALL-DON'T PANIC

In light of the recent news about a major department store's security breach, the Bucks County Consumer Protection Department would like to inform consumers of the following:

Your liability for fraudulent charges is limited under federal law:

- Your responsibility for unauthorized CREDIT card charges is limited to \$50 and, in some cases, would be \$0.
- Your responsibility for fraudulent DEBIT card charges can be somewhat more.
 - \$50 if you notify your bank within 2 days
 - Up to \$500 after that
 - The fraudulent charges can be unlimited if you fail to report the fraud charges within 60 days after you receive your bank statement.
Unfortunately, since the money to pay a debit card comes directly out of your bank account, you will not have access to that money until the fraud charges have been reversed.

Visa and MasterCard both have a "zero liability" policy that limits your loss to \$0.

However, these are voluntary policies.

When you do contact your credit card company, do not pay a fee to receive a replacement card-even during the holiday season. Request that the issuer wave the expedited fee to send a replacement card.

- Check your credit report but, again, do not panic. It's recommended that you do this regularly anyway. Usually, theft of a credit card number does not lead to the thief opening new accounts because your Social Security number, which is needed to open a new account, is not kept as part of the credit card data.

A security freeze is the best prevention against ID theft after a breach. This will prevent your credit report from being shared with potential new creditors. If you put a security freeze in place, a thief will most likely be unable to get credit in your name. For more information on placing a security freeze see

http://www.experian.com/consumer/security_freeze.html