

SAFETY & SECURITY TIPS

From the Office Seniors vs. Crime Safety and Security Tip

How well do you know your Debit Card?

The holiday season is filled with good will, plenty of cheer and of course, the “gift of giving”. In the spirit of giving to loved ones and friends, many consumers will use a debit (check) card for their purchases. Although these cards are convenient and safer to carry than cash, they are not a “credit” card and should not be treated as one. If you use a debit card you may want to know more about them before you use them. The Citrus County Sheriff’s Office encourages you to “know before you go”....

- Know your bank account balance before making a purchase with a debit card. Never make a purchase without having enough money in your account to cover it. You could face hefty charges from your bank and from law enforcement.
- Know that your debit card is a quick, “pay now” product, giving you no grace period.
- Know about your liability for any unauthorized use, theft or loss of your debit card. Ask if the issuer has any special liability policies and how they work. Under government regulations, financial institutions may have *up to 20 days* to provide provisional credit because of unauthorized use of your debit card.
- Know how problems with non-delivery, defective merchandise or misrepresentation will be handled. Charges can be disputed within 60 days, however you may have less protection with a debit card than you would with a credit card.

Tips to using your debit card responsibly:

- If the card is lost or stolen report the loss immediately to your financial institution. If the card has been used fraudulently you may file a police report at your local law enforcement agency.
- Take your receipts when leaving the register. Your account number may be all someone needs to order merchandise through the mail or over the phone at your expense, especially if the card can be used without a PIN (Personal Identification Number).
- Always keep your PIN number private. Never write it down and put it in your wallet or purse.

If you have a problem or need assistance call us at **352-249-9139**

Or visit us at **4093 N. Lecanto Highway Beverly Hills**, Next to Main Street Restaurant and Grill.

Our hours are Tuesday, Wednesday & Thursday From 8:30am to 1:30pm and you do not need an appointment.