

## **Winsome Wisdom \* A Word to the Wise**

It started with a routine check of my most recent credit card purchases, something I have begun doing more frequently given the widespread incidence of identity theft. During my review, I noticed a charge I did not immediately recognize. It was for \$89. And since 99% of all my credit card transactions tend to be less than \$50, the flashing yellow light went off immediately.

As I looked further, I noticed that there was no merchant name given, only a string of random letters connected together as if they were some kind of code or ancient language. There also was no merchant phone number given, as you will typically find listed on the transactions section of your bill. Simultaneously curious and suspicious, I scanned my short term memory banks to see if I might have forgotten something. Couldn't think of a thing....

So I went online, logged onto the credit card bank's website and filled out a *Disputed Charge* form. Within 24 hours I received a response from the bank stating that it appeared my account had been compromised. Therefore, the compromised account has been cancelled, my \$89 charge is credited to my account, and a new credit card has been issued with a new account number.

Bottom line: Thanks to a small investment of my time, and the vigilant folks at Chase, I have been spared a lot of grief and hassle, not to mention possible loss of funds.

*A word to the wise:* check your credit card statements regularly and often, folks. Generations of thieves have always been lurking in some form of concealment. Cyberspace is their 21<sup>st</sup> century hideout. And because they know the risk is relatively low compared to the vast numbers of victims they accumulate, they ply their trade endlessly.

Don't let their next victim be you. *Semper vigilans!*