



IDENTITY THEFT: WHAT IS YOUR LIABILITY?

A thief stole your DEBIT CARD.
What's your liability?



● **NOTHING**

For most signature-based MasterCard and Visa transactions—as long as you haven't been careless.

FEDERAL LAW

Visa/MasterCard rules provide for zero liability for most signature-based transactions as long as you haven't been careless.

IF YOU WAIT?

If you wait until after 60 days of receiving your statement, liability can be unlimited.



A thief stole your CREDIT CARD.
What's your liability?

NOTHING IF...

If you report loss/theft before it is used, your liability is zero—call immediately!

MAX LIABILITY

\$50 per card, but some issuers waive this fee.

REPORT LOSS

Keep phone numbers to report loss or theft in a safe place—not in your wallet.