

 **BUILDING BLOCKS STUDENT WORKSHEET**

Handling a lost or stolen card

Because ATM, debit, and credit cards provide an easy way to get cash or make purchases, it's important to protect them and the card numbers from getting lost or stolen and to know what to do if this happens.

Instructions

- 1 Use the webpages below to research what to do if your card or card number is lost or stolen and what protections you have if that happens.
- 2 Describe protections and liabilities for unauthorized uses of a lost or stolen card or card number.
- 3 Be prepared to discuss your research findings with your teacher and classmates.

 To conduct research, use the following resources:

- <https://www.consumerfinance.gov/ask-cfpb/> – the question-and-answer page of the Consumer Financial Protection Bureau's website. Look in the "Bank accounts" and "Credit cards" sections or search for the terms "debit cards," "credit cards," and "ATM cards."
- A Federal Trade Commission webpage on this topic:
<https://consumer.ftc.gov/articles/lost-or-stolen-credit-atm-debit-cards>.
- You can also review the website of a bank, credit union, or credit card issuer to learn what steps they suggest for a lost or stolen ATM, debit, or credit card or card number.
 - If you have an ATM, debit, or credit card, you can look up this information on your card issuer's website.



What if my card or card number is lost or stolen?

List at least three things you should do if your ATM, credit, or debit card or card number is lost or stolen.

How am I protected if my card or card number is lost or stolen?

Federal law protects people in case of unauthorized use of their lost or stolen ATM, credit, and debit cards or card numbers. Your protection against liability for unauthorized uses depends on the type of card – and when you report the loss.

Describe the protections and liabilities for unauthorized uses of a lost or stolen card or card number. Write your answer in the space below or on a separate piece of paper.