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New U.S. Law Helps Credit Card Owners

This spring, credit card owners can expect to receive letters from their credit card companies explaining the new \$50 liability limit for unauthorized card use.

A new federal law has ended one of the biggest worries of credit card owners. The law ends the fear of being charged with overwhelming bills if the card is lost or stolen and someone else uses it.

Miss June Wilke, Chester County Extension home economist, explains that the new regulation makes \$50 the largest amount a credit card owner will have to pay if an unauthorized person has used his card. However, the law still makes it the card owner's responsibility to inform the company issuing the card of its loss. After he does this, no charges can be made against the account.

The new law states that before credit companies can recover even \$50 losses for unauthorized card use, the card owner has been warned of possible \$50 liability.

In addition, the company must have given the card owner an addressed, prestamped notice to be returned to the company in case the card is lost or stolen.

So, along with the explanation letter, credit card owners should be getting addressed and stamped notices to use if credit cards are lost or stolen. These notices must be kept in a safe place so they are readily available if needed.

Another attack the new law has on the unauthorized use of

credit cards is a penalty of up to \$10,000 or imprisonment of up to five years or both when illegal charges totaling \$5,000 or more have been made on a credit card.

This penalty will hit credit card thieves who have used stolen cards to finance big spurges of spending.

In recent years, this type of theft has become possible with the growth of credit cards which can be used nationwide.

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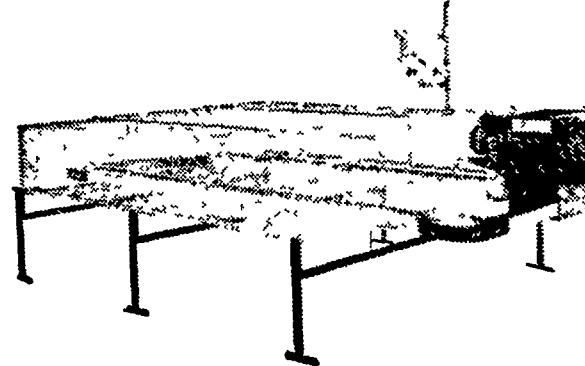
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