

(PRLEAP.COM) Credit Card Consolidation Loan, a debt relief website that offers credit card debt solutions, reacted to the recent hack that victimized an estimated 40 million Target clients. According to the December 23 article entitled "Dangers of Credit Card Purchase," the hacking happened between November 27 to December 15 - at the height of the shopping activities.

The theft is of such magnitude that the article mentioned that even the Secret Service had to take part in the investigation. While everyone is scrambling to find answers as to how it happened, the article asked a very important question: how should consumers address the dangers of credit card use for everyday purchases? What must be done to help protect consumers from malicious criminals who want to take away the hard earned money of the consumers.

The article provided a couple of suggestions that promotes safe credit card use.

1. Use cash. According to the article, paying in cash is still the best way to make a purchase. It is more difficult to part with cash and that is why consumers are usually transformed into smarter spenders when they use cash instead of credit. There are also stores who offer discounts for purchases made with cash.

2. Keep receipts. In case the consumer pays through a card, the article advises that they should keep their receipts. Before signing the receipts, the consumer must check if the amount is the same as their purchase. They should encircle the amount so no additional digits can be manually added to it. This will also help the consumer keep tabs on their purchases.

3. Know the card charges. Another tip for consumers is to make sure that they know the credit card charges on their account. This way, they can take advantage of 0% interest rates and similar promos. The article also warns consumers against maxing out their cards. This should be avoided at all cost.

4. Be vigilant. The article also encourages consumers to be vigilant when it comes to making purchases. Keeping their state of mind and knowing the current standing of their credit card account will help them identify any fraudulent activities associated with it.

Credit Card Consolidation Loan reacts to the Target credit card hack by providing tips for consumers

Written by Australian Business

Credit Card Consolidation Loan also provide consumers with additional tips about the best practices of credit card use. To read the whole article, click on this link: <http://creditcardconsolidationloan.org/dangers-of-credit-card-purchase/>