

## **The Flu and Your Debit or Credit Card**

Yes, the flu season is upon us and those pesky germs are in the air. So what does this have to do with your credit card? Credit cards are usually stored in purses, trousers or jacket pockets. These places are warm and contain moisture which is a perfect environment in which germs thrive and multiply.

Credit cards do pickup germs as readily as paper and coin monetary funds. The key is, you can clean your credit cards quickly and easily. With the new terminals and chips in your debit and credit cards, you can be the only person to touch them by swiping the cards at the terminals by yourself and not allowing others to swipe for you.

Scientists believe viruses typically live up to six to eight hours after contact has been made. To help you stay healthy this shopping season incorporate as many of the following tips as possible on a diligent basis and you may have one of your healthiest winters ever.

1. **Shop online.** This is the healthiest way to avoid other people touching your cards and your money. Fewer people will actually be touching the product as well. When this choice is not available to you, consider the items below.
2. **Swipe your own cards.** This is good for maintaining control over the security of your cards and can help fight germs as well. By taking care of this yourself, you are avoiding the clerk's and the teller's own germs and those of everyone else with whom they have been in contact.
3. **Clean the terminal or keypad.** Carry sanitized wipes to clean the bank terminal and point of sale keypads. Just like door handles, these keypads have been touched by many. Use the alcohol-based tissue to wipe your card off as well, being mindful of the strip on the back.
4. **Carry your own pen for signing documents.** Like the terminals, pens used to sign the credit card slips have been handled by many and who knows what is on them. If you forget your pen, use your wipe from point number 2 and clean the pen and your hands after you have completed your transactions. Avoid touching your eyes, nose and mouth until you have adequately cleaned your hands.
5. **Keep your card on your own personal surfaces only.** Avoid laying your card down on counter tops while completing your transaction. The chance that these surfaces hold more germs than the pens and keypads is high. More people shop than purchase so more people are handling public surfaces. For security reasons alone, the habit of putting your card back into your wallet once you have swiped it is a great practice to begin this shopping season.
6. **Keep your cards in isolation.** There are many types of plastic cardholders on the market these days and investing in one is a great idea. By keeping your cards in their own environment away from coins and paper money, the sanitization process you have gone through in points two to five will continue to work its magic in your pockets and purse. Putting a cleanly sanitized card next to a filthy dollar bill defeats the purpose of the sanitization so isolation is the key.

7. **Avoid moistening the magnetic strip with your saliva.** Yes this practice is out there. Some say older terminals will read the cards if they don't go through after several swipes. Our suggestion is, use another card, pay cash or shop somewhere else before licking your own or someone else's card. Not only is this unpleasant to do or watch, it is extremely unnecessary and unhygienic.

Stay healthy, keep those wipes close by and enjoy your winter this year knowing you have done what you can to keeping healthy.