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By Maritza Martinez
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Yes, it *can* happen to you…

In November, I was contacted via phone and email by my credit card company's fraud department. The customer-service representative informed me that our card number had been compromised and that they were going to close the account immediately and send replacement cards.

After the representative and I reviewed the most recent 10-15 transactions, which were all legitimate charges, I responded that they (Chase) were overreacting. After all, I had this credit card number for the past 14 years. I had even committed all 16 digits to memory and couldn't imagine our account ending in anything other than 4884. Yes, I guess I had some kind of sentimental attachment to it, but there also were all the automatic payments that were associated with it.

I assured the representative that my account was fine and that there was no need to overreact by closing it – but to no avail. At the conclusion of our phone conversation, she announced the account was closed and new cards were on their way. Two days later, with no fanfare, confetti, or extra rewards points, our new cards arrived.

That was the end of that.

My husband and I are meticulous about the disposal of our financial statements and all other sensitive information. We are disciplined about our online purchases. We only purchase from reputable websites such as Amazon and the like, and use our credit card at well-established and well-safeguarded brick-and-mortar retail stores (or so we thought). So I was more than peeved by all this to-do over nothing.

Then a few days after this we learned of the Target security breach involving a malicious malware that affected all 1,800 Target stores and compromised an estimated 40 million credit cards – ours included. This news helped put things in perspective: The replacement of our card was necessary and in the grand scheme of things, as it related to us, no permanent harm had been done. Thankfully, our credit card had not been used illegally – we just had to bear the nuisance of updating our vendors for automatic payments and the feeling of our privacy disrupted.

That's the way I felt – until January, when I received *another* phone call and email from our credit card company with the same scenario as before: Our number had been compromised a second time and we were being issued new cards. Oh the joy of having to once again collect vendor information, dial their offices, wait on the queue for a representative, update our information, etc., and the unsettling feeling that someone was tampering with our account information.

With this being the second time, I figured we had paid our share of inconveniences and this would be it.

That is, until the first week February, when we were hit again!

This time around, however, we didn't even get a phone call but just received new cards in the mail. We had instructions to activate them by March 1 because our old cards would stop working on that date.

The whole situation seems like it has become a joke: In less than four months we were issued three different replacement cards – after using our first card for 14 years without a problem. I no longer offered lengthy explanations to vendors, but merely stated that I was calling to update our credit card information.

Now it seems that combing through our credit card's daily transactions and comparing notes with my husband has become a necessary staple of our dinner conversations. How unfair and bothersome this has become.

I'm not sure that our household could commit to functioning without a credit card, but there are higher-tech ways for retailers to keep our information safer – such as using imbedded chips instead of magnetic strips, like much of the rest of the world – and they better start doing so if they want to keep us and others as patrons. If the compromising

of 40 million cards isn't enough to expedite swift change in security measures, how many cards does it take?

I just hope I don't have to activate *another* new card before I go out for dinner.

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