



Tips for Keeping your Payment Card Safe

Fraudsters look to take advantage of unsuspecting consumers while using their debit and credit cards.

Using your debit or credit card in public places doesn't always mean your information is secure. Information/identity theft can take place just about any time or anywhere – at an ATM, a favorite restaurant, store, or online.

Thieves have become more sophisticated and proficient at skimming and copying your card information. Card fraud can take place without you or store employees even knowing it. Once your card has been copied, the thieves will then be able to obtain the information from a remote location and produce a fraudulent copy of your card.

Here are some tips for protecting your payment cards:

- Keep your card in sight. When using your payment card at a merchant, keep it in sight at all times. A common way to steal payment card information is through “skimming” or “swiping” where thieves pass your card through a device that reads and records the information from the magnetic swipe.
- Keep your PIN a secret. Never write it on your card or store it with your card. Don't give your PIN over the telephone. No company or person should ever ask you for your PIN.
- Watch your email and text messages. Don't provide your debit or credit card number, PIN, or other personal information in response to an unsolicited email, online request or text message. A good idea is to have different PINs for different accounts.
- Never provide your payment card information on a website that is not a secure site. Look for **https:** before the web address.
- Sign your payment cards as soon as you receive them.
- Shield your payment card number so that others around you can't copy or capture it on a cell phone or with a camera.
- Report a lost or stolen card to the credit union right away. By notifying us immediately, you can reduce the chance that your card will be used improperly.

If you feel your Debit Mastercard information has been compromised or stolen, call 1-888-241-2440. Your card will be blocked immediately. If you have a lost or stolen/compromised VISA Credit Card, call 1-800-543-5073. To order a replacement card, please call us during normal business hours at 315-724-5133.