

Shop Safely This Holiday Season:

Credit Card and Debit Card Security Tips

- Always keep your credit or debit card in a safe and secure place. Treat it as you would cash!
- If your debit card is lost or stolen, notify the Credit Union immediately upon becoming aware of the problem. By reacting quickly, you can prevent unauthorized transactions!
- DO NOT send your card number - or other confidential information - through email; typically, it is not secure.
- Your debit card and PIN are the keys to your account(s). Never disclose your PIN to anyone. If you suspect that someone knows your PIN, change it immediately or contact the Credit Union immediately to cancel the card.
- When selecting your PIN, never use obvious information such as your telephone number, date of birth, address or social security number.
- Ensure no one sees your PIN when you enter it.
- Do not give out your card number over the phone unless you initiated the call.
- Regularly review your account statements as soon as you receive them to verify transactions.
- Cancel and cut up unused credit and other cards. When you receive a replacement card, destroy your old card.
- Shop with merchants you know and trust – whether online or in person.
- Make sure any internet purchase is secured with encryption to protect your account information. Look for secure transaction symbols such as a lock symbol in the lower right-hand corner of your web browser, or “https://...” in the address bar of the website. The “s” indicates “secured” and means the web page uses encryption.
- Always log off from any website after a purchase transaction is made with your credit or debit card. If you cannot log off, shut down your browser to prevent unauthorized access to your account information.

**Contact the Credit Union immediately
at 803-799-1090 or toll-free at 800-922-6310
if your card is lost or stolen, or if you suspect unauthorized use.**