

## *Protect Yourself From Debit Card Fraud*

Your MemberCard® provides you with a convenient and easy way to get cash and pay for purchases when you need it. Unfortunately, debit card fraud and identity theft are on the rise – so the more you use your card, the more you need protection.

***What is Debit Card Skimming?*** Card skimming is the theft of credit card information used in an otherwise legitimate transaction. It is typically an "inside job" by a dishonest employee of a legitimate merchant. Card reading devices are used to obtain the electronic data from the magnetic stripe on your card, and hidden cameras or false Personal Identification Number (PIN) pads are used to obtain your personal access code. That's why it is imperative that you protect your PIN.

***What's Your Responsibility?*** It's your responsibility to protect your PIN as well as practice the tips below in order to protect yourself from this type of fraud

***How to Protect Yourself***  
**Do**

- Memorize your PIN, if you disclose your PIN to someone else, you could be held liable for losses
- Use your hand or body to shield your PIN when you are conducting transactions at an ATM or at a point-of sale terminal
- Check your transactions against your financial statement regularly
- Keep a low limit on the amount of funds you can withdraw at an ATM. If your card information is jeopardized, the perpetrator only has access to limited funds, thereby reducing your potential liability

*How to Protect Yourself*  
*Don't*

- Pick an obvious or common PIN. Numbers like your address, telephone number, date of birth, etc are all easy to find out. Choose something more complicated.
- Disclose your PIN to anyone, even friends or family
- Let your MemberCard® leave your sight when conducting a transaction. Don't let it be swiped twice and remember to obtain your card and the receipt as soon as the transaction is complete
- Use an ATM or point-of sale machine that has been physically altered
- Ignore your instincts. Always be alert – if someone is watching you or makes you feel uncomfortable, cancel the transaction and use a different machine

If you feel you have been a victim of debit card fraud, contact CDCU immediately at **250 428-5351** or call **1 (800) 567-8111**