

# Sweet new Debit Card?

## DON'T GET SKIMMED!



1. When making purchases (especially at **gas stations**), run your card as **CREDIT**, so you don't have to enter your PIN number. Note: When purchasing groceries or merchandise you may have to press "cancel" when it prompts you for a PIN, which then prompts for your signature or zip code instead.



2. When must enter your PIN number (like at an ATM), always **COVER YOUR HAND** as you press the numbers. Not necessarily from the prying eyes of those next to you, but to protect from tiny pinhole cameras that may be stuck to a nearby surface, recording you.

## OTHER SECURITY TIPS

### Monitor Your Account

- Regularly check your account transactions online (daily or weekly), to make sure no fraud has occurred.
- Sign up E-Alerts with online banking, to receive a text or e-mail anytime specified amounts are withdrawn from your account.
- Report a lost or stolen card at once to reduce the chance that it will be used improperly, and if you can't reach us immediately, you can temporarily FREEZE the card with our "Card Remote Control" application feature, to prevent any unauthorized use.
- If you don't regularly monitor your account and notify us immediately of any suspicious activity, you could be liable for losses!
- Update your account contact information at Tri-CU, so that we (or our fraud monitoring company) are able to quickly reach you.
- Remember that we will never ask for your PIN number, CVV Code, or complete Social Security Number, that is a sure sign of fraud!

### Keep Your Card Secure

- Treat your Debit card like cash and always keep it in a safe place.
- Keep your PIN number a secret! Never write it on your card, keep it near your card, or tell it to anyone.
- Shopping Online? Avoid public wifi and stick to reputable websites (https is a good indicator of security).

### Security at Walk-Up ATMs

- Always observe your surroundings before conducting an ATM transaction. If an ATM is obstructed from view or poorly lit, go to another ATM. If you are driving to one, park as close as possible to the terminal. Observe the entire area from the safety of your car before getting out. If you see anyone that appears to be suspicious, leave the area at once.
- COVER YOUR HAND when you enter your pin (to protect it from others nearby, or from pinhole cameras). Once you have completed your transaction, take your money, card, and receipt, and immediately move away from the terminal.
- If you see anyone or anything suspicious while conducting a transaction, cancel your transaction and leave immediately.
- If anyone follows you after making an ATM transaction, go immediately to a crowded, well-lit area, and call the police.

**Call to Report a Lost or Stolen Debit Card, or Fraud!**

**TRI-CU**  
**CREDIT UNION**

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