

## **SAFTEY TIPS THAT REDUCE YOUR RISKS OF FRAUD**

1. **Know your Balance!** - Keep close tabs on accounts that are accessible by a plastic payment card. A dramatic change in balance is the best warning sign a problem may exist. Take advantage of online banking.
2. **Do not trust** emails, text messages or direct phone calls identifying themselves as an employee of your financial institution. If you are still in possession of your plastic card, it is OK to hang up and call back. The credit union will never ask your card number, exp date etc. We already have this information.
3. **Ask for a new card number-** If you suspect your payment card number may have been compromised at a merchant, restaurant, or ATM. It is important to change BOTH card number and pin if you experience a threat to this information.
4. **Unreported Incidents can hurt you-** If your plastic card is captured by an ATM call your card issuer immediately. You may think the card was captured by the machine but in reality it may be later retrieved by a criminal who staged its capture. Either way, you will want a new card number. You do not know who will see the card number.
5. **ATM Safety-** Never approach an ATM if someone is lingering by. Never engage in conversation with some one at the ATM or let them help you if you are experiencing difficulty. Never use the ATM if you see loose or wobbly parts. Do not let anyone see you use your PIN or give the PIN to anyone. If you feel the ATM is not working properly, press cancel, and take your card. Go to another ATM. Do not be in a hurry. Secure your card and money BEFORE leaving the ATM. If you see anything unusual, report it your financial institution/police immediately.