

Brought to You by Your Credit Union

6. Examine your account statement thoroughly, and report fraudulent transactions immediately. If you don't tell the card issuer of an unauthorized ATM transaction within 60 days after it appears on a statement, your liability can be unlimited.

7. When using an ATM, stand so no one else can see you punch in your PIN.

8. When approaching or leaving an ATM, observe the area. If someone seems to take an unusual interest in your transaction, report the suspicious behavior to the police.

9. If any card is stolen, file a police report and notify your issuer at once.

Sample

Guard Your Plastic Cards

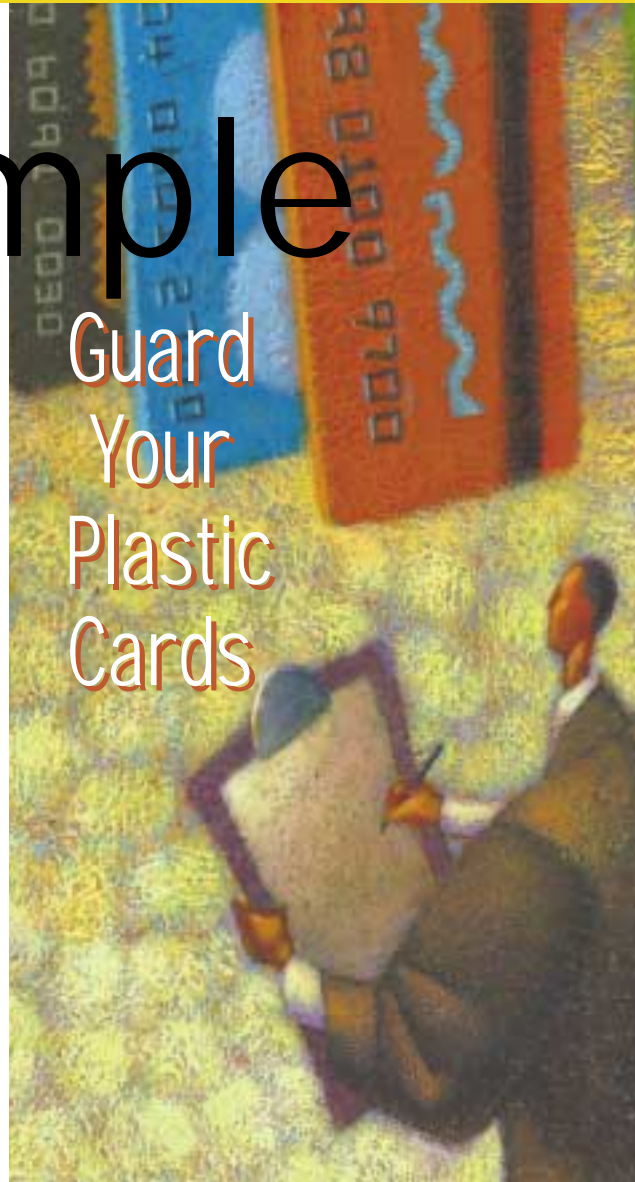


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There's no doubt about the convenience of "paperless cash." Merchants accept regular credit cards and debit cards that give you access to numerous automated teller machines (ATMs). Some credit cards also can be used to obtain cash advances at ATMs.

Fear of losing the cash your card represents may lead you to consider signing up with a credit card listing service. Those companies will contact the issuers of your cards for you if your cards are lost or stolen.

But do you really need this protection? Maybe not. After all, federal regulations generally limit your liability for fraudulent use of your standard credit card to \$50 maximum per card. Even better, Visa and MasterCard adopted versions of a zero liability policy for their U.S.-issued card transactions processed on their networks. And if you tell your ATM card issuer of its loss within two business days, your liability still is limited to only \$50 per card. (Your ATM card liability rises considerably if you neglect to report its loss or misuse in that time.)



Never divulge your account number to anyone who telephones you.

Take the following steps to ensure card protection, without revealing account information to a third party:

1. Limit your cards. Most people can make do with one or two major credit cards. The fewer you own, the fewer you can lose. Credit unions credit cards average four percentage points lower interest rate than others.

2. Sign your cards to make unauthorized use harder.

3. Never lend your card or account number. Never divulge your account number to anyone—including a person who claims to represent the issuer—who telephones you. Release account numbers only if you've made the call to an organization you trust.

4. Watch the clerk who handles your card to see that he or she imprints only one transaction slip. Destroy the slip's carbon to keep your account number secure.

5. Record your account numbers and store them in a safe place separate from the cards. Memorize the personal identification number (PIN) for your ATM and debit card. Do not write the number on your card or carry it with you. If you pick your own PIN, make it a random number, not one with predictable meaning such as your address or birthday.