

BE CREDIT CARD SMART



— WHY YOU SHOULD CHOOSE — *CREDIT AT CHECKOUT*

Merchants would prefer that you use your PIN because it's cheaper for them, but it's riskier for you. In the event of a data breach, if you had used your PIN then the thieves would have all the info they need to create a fake debit card, go to an ATM and withdrawal from your account. So, when faced with the option of "credit or debit" at the checkout, select "credit" and sign for your purchase instead of entering a PIN. No matter if you're paying with your debit card or credit card. Some card terminals will prompt you for a PIN, but just kindly ask the cashier to run it as credit.

Debit cards and credit cards may look the same, but there's a major difference. If you spot unauthorized charges on your credit card bill, you can alert the company, decline the charges and not pay the bill, keeping your money safe. With a debit card, your money disappears instantly from your checking account.

Selecting "credit" and signing to complete your purchase means the transaction will go through the credit card network, giving you the same protection offered with credit cards, including fraudulent use protection.



— WATCH FOR — *SKIMMING DEVICES*

Cyber thieves insert skimming devices into ATMs, gas pumps and other point-of-sale devices to scan your debit card information as you swipe. Once you enter your PIN, the thieves have everything they need to drain your account at an ATM and walk away with untraceable cash.

Be on the lookout for card-reading devices that look suspicious, such as a plastic sleeve inside the card slot. If you suspect something, don't use the device and contact a credit union employee or a store employee about your concerns.



STAY IN-THE-KNOW WITH ACCOUNT ALERTS

Account Alerts will help you catch any misuse of your card the moment it happens. Sign up through MCU Online today. Need help? Call us at 713.778.6300 for assistance setting up your alerts.



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