

Steps you can take to protect your cards from fraud

There is no way of completely stopping criminals from "hacking" into databases of merchants. While the possibility of a card being used fraudulently is low, we recognize the aggravation it causes you, and have some tips on how to help avoid fraud.

Tips to help minimize the risk of credit and/or debit card fraud

You should do the following:

1. Always know where your card is, and if you misplace it, call TDECU immediately so we can block the card from use.
2. Never write your Personal Identification Number, or PIN, on the card or carry the written PIN with you.
3. Do not share your PIN with anyone.
4. Don't give your account number to anyone on the phone unless you've made the call to a company they know to be reputable. If they've never done business with the company before, do an online search first for reviews or complaints.
5. Carry their cards separately from your wallet. It can minimize losses if someone steals your wallet or purse. And carry only the card you need for that outing.
6. During a transaction, keep your eye on the card. Make sure you get it back before you walk away.
7. Never sign a blank receipt. Draw a line through any blank spaces above the total.
8. Save their receipts to compare with your statement.
9. Open your bills promptly — or check them online often — and reconcile them with the purchases you've made.
10. Report any questionable charges by calling the number on the back of the card.
11. Notify TDECU if your address changes or if you will be traveling.
12. Don't write your account number on the outside of an envelope.
13. Sign up for [Visa® Purchase Alerts](#) to monitor your Visa debit card account activity and call the number on the back of the card if you see anything suspicious.
14. Periodically check your credit report with one of the online credit reporting services.