

Protect Yourself from Debit Card Fraud

Your *Member Card*® provides you with an easy, convenient way to pay for purchases and get cash when you need it. Unfortunately, debit card fraud and identity theft are on the rise—and the more you use your card, the more you need to protect yourself.

What is Debit Card Skimming?

Card skimming occurs when the electronic information contained on your *Member Card*® debit card is stolen and counterfeited and used to obtain funds from your account without your authorization. Hidden equipment, such as pin-hole cameras and card reading devices, are installed to obtain your Personal Identification Number (PIN) and card data. Often, the ATM or point-of-sale machine has been physically altered. The stolen data is then encoded onto a counterfeit card, which is used to withdraw funds without your knowledge.

What's Your Responsibility?

As a Nelson & District Credit Union *Member Card*® holder, it's your responsibility to protect your PIN as well as practice the tips below in order to protect yourself from this type of fraud.

How to Protect Yourself

DO:

- Memorize your PIN. Your PIN is your electronic signature. If you disclose your PIN to someone else, you could be held liable for losses.
- Use your hand or body to shield your PIN when you are conducting transactions at an ATM or at a point-of-sale terminal.
- Check your transaction records against your financial statements regularly.
- Keep a low limit on the amount of funds you can withdraw at an ATM. If your card information is jeopardized, the perpetrator only has access to limited funds, thereby reducing your potential liability.

DON'T:

- Pick an obvious or common PIN. Numbers like your address, telephone number, date of birth, etc. are all easy to find out. Choose something more complicated.
- Disclose your PIN to anyone, even friends or family.
- Let your *Member Card*® leave your sight when conducting a transaction. Don't let it be swiped twice and remember to obtain your card and the receipt as soon as the transaction is complete.
- Use an ATM or point-of-sale machine that has been physically altered.
- Ignore your instincts. Always be alert – if someone is watching you or makes you feel uncomfortable, cancel the transaction and use a different machine.
- If you suspect you have been a victim of debit card fraud please contact NDCU, [during regular hours of operation](#), right away or call 1.877.352.7207.

Fraud can affect anyone at anytime. Your best protection is to be cautious, aware and responsible with your personal and financial information.