

# PROTECT YOUR CARDS

## SAFEGUARDS

## & TIPS

### How do you protect your credit cards from being scanned?

- 1) Purchase an RFID sleeve or shield for your cards
- 2) There have been indications that you can make your own protective sleeve with Aluminum Foil. However, this is not a proven method.
- 3) Ensure your cards are updated to the EMV Chip technology

### How do you protect your credit cards?

- 1) Monitor your bank and credit card statements
- 2) Monitor your credit report
- 3) Shred documents with personal or sensitive information.
- 4) Use card alert programs such as our HCCU Card Valet

### How do I safely use my cards for online purchases?

- 1) Do not use public internet while inputting card information
- 2) Ensure your computer or phone is virus protected
- 3) Only make purchases from trusted sites, if unsure, visit the Better Business Bureau
- 4) If possible, use a credit card rather than a debit card, the liability is generally lower with a credit card purchase
- 5) Make sure the credit card entry page is secure by looking for a lock in the lower right hand corner and the address bar should begin with https://

### How should I safely use my card at an ATM?

- 1) Only use ATM's in secure, well-lit locations
- 2) Memorize your personal identification number (PIN)
- 3) Shield your entries from anyone who may be nearby
- 4) Research how to detect ATM tampering or skimmers

### Do you know who to call if cards are lost or stolen?

- 1) In a secure location, keep a list of your cards with the lost or stolen phone number found on the back of your cards. Do not include the card numbers or PIN's on this list
- 2) Inform your financial of any issues or discrepancies



## Tips

Inform the card vendor when traveling outside of your normal spending areas.

Do not make purchases using public Wi-Fi

Use alert system technology & apps to monitor card spending

Never leave your card unattended

Be Smart, Be Aware to limit your risk



**HCU**  
*Hayward Community  
Credit Union*

715-634-8931