

Tips to help reduce your chances of credit/debit card fraud:

- **Secure** your personal and financial documentation (social security card, birth certificate, bills, bank and credit card statements, etc.) in safe place.
- **Review your monthly statements** to ensure they match your records.
- **Shred personal and financial information** (bills, financial account statements, ATM receipts, credit card offers, etc.) before discarding.
- **Don't give out your account numbers** or other personal financial information, unless you initiate the call.
- **Closely monitor expiration dates.** Contact us if the replacement card is not received prior to your credit/debit card's expiration date.
- **Call the post office** immediately if you are not receiving your mail.
- **Sign all new credit/debit cards** upon receipt.
- **When entering your Personal Identification Number (PIN),** be aware of your surroundings at an ATM or retail store.
- **Limit the number of credit/debit cards** and other personal information that you carry in your wallet or purse.
- **Use the signature-based transaction** on large purchases when using your debit card. The zero liability protection is not available on PIN-based transactions.
- **Review your credit reports** annually. You're entitled to a free credit report every year. Simply contact one of the three main credit reporting bureaus:
 - **Equifax** 800-525-6285 or equifax.com
 - **Experian** 888-397-3742 or experian.com
 - **TransUnion** 800-680-7289 or transunion.com
- **Sign up for free online password protection services.**
 - **Verified by Visa** at visa.com/verified
 - **MasterCard SecureCode** at mastercardsecurecode.com
- **Avoid obvious passwords** such as your mother's maiden name, your birth date or the last four digits of your Social Security or phone number.
- **Report lost or stolen debit or credit cards with InvesTex Credit union immediately:**
 - **Visa Debit or ATM Card** 800-472-3272
 - **Credit Cards** 800-442-4757