

Card Safety Tips for Debit and Credit Cardholders

There are many actions cardholders can take to protect debit and credit card accounts from fraud.

Using our Card Activity Alert Products can help and provide peace of mind. For more information, simply contact us. We are here to help!

- **Keep a close eye on your account activity.**

Set up account activity alerts to notify you when a transaction occurs that may be over a set limit, without the card present or that may be fraudulent.

- **Designate one credit card to use for online purchases.**

If fraudulent activity occurs on one account, you will still be able to use your other cards.

- **Take advantage of any security tools offered by your credit union** such as the ability to turn cards on or off, set transaction -based alerts, and deny transactions based on set criteria. FedStar Credit Union has a product called **Card Nav**. It can help you manage your debit card account activity and allow you to closely monitor your account online. You can view pending transactions before they are posted to your checking account and more.

- **Set daily card limits** to prevent large or fraudulent transactions from being made without your knowledge. This can also help you stay within your budget and keep your spending goals in check.

- **Protect your information online:** change your passwords frequently. Do not use that same password for multiple accounts, be alert to spam emails or alerts that lure you into providing your credentials and personal information.

- **Don't carry all your debit or credit cards at once.** This is especially important when traveling. If your wallet or purse is stolen or lost, you will not have another payment option to fall back on until a replacement card is received.

- **Be aware that phishing, spam and other fraud trends are always evolving.** Keep up to date on fraud trends and information that can protect you, your money and your personal data.

