



# Fraud Prevention and Best Practices

Fraud is increasing worldwide with a constant changing environment. We at San Juan Credit Union hope to help you decrease your chances of card fraud. Here are some best practices to keep in mind we hope to help you to reduce the fraud on your account.

- Be careful with where you use your card, or give out the 16-didget card number, 3-didget Security Code on the back of the card (CVV2), The card expiration date, and access code also known as a Pin Number.
- Don't allow anyone access to your card, card number or your access number.
- If your card is misplaced, lost, stolen, or if you believe your card or access code has been compromised tell us at once so we can help to prevent future unauthorized charges.
- In an online world please be careful use only websites that you know and trust when making online purchases. One option to help prevent your debit card from being misused is to getting a prepaid card to use on your online purchases. Limit the amount of information you give out on the phone or on the internet.
- Watch for skimming devices. Counterfeit fraud is the use of an altered or illegally reproduced card and magnetic strip or chip. This information is obtained by using a skimming device, these devices are discreetly placed on areas where you use your card to get your card number, magnetic strip information, or your chip identification. Some fraudsters will also place a camera to get your pin number. Check all areas such as ATMs, Point of Service terminals, Self-serve gas pumps, for tampering or added equipment. If the terminal does not look right, or looks newer then the rest of the machine, do not use it.
- Try not to use your card at the gas pump. Go inside and use your card inside the service station. This is the number one place card numbers and pin numbers are stolen by skimming devices.
- Do not give personal information to anyone. San Juan Credit Union will never ask for your full 16-didget card number. We already have it on file. We might ask for the last 4 only to verify.
- San Juan Credit Union does have a fraud Department that monitors transactions all the time. The fraud department will call or text if there is some suspicious transactions. Please keep your phone number up to date with San Juan Credit Union. The fraud department will close your card until they can reach you to verify these transactions.
- To prevent fraud San Juan Credit Union cards do not work outside the United States of America. If you are traveling outside the United States we do have a

form that needs filled out before you travel. We can unblock your card for set time frame. But be aware your card will have a greater chance of fraud when it is unblocked for foreign use. Always travel with a second form of payment.

- Check your account and transactions regularly. The fraud department can only file fraud for 2 months form when the statement with the fraudulent activity was issued.

If you have any more questions or concerns please feel free to call San Juan Credit Union at (435) 678-2124