

## Seven Steps to Debit Card Safety and Security

Debit Cards are a convenient way of doing your personal business in today's high tech world. You no longer have to carry large amounts of cash or a check book to transact daily transactions. But you also need to know that you should take the following steps to ensure you keep your Debit Card safe and personal information confidential.

Important Steps to help you in protecting your Debit Card and cash!

1. Never write your Personal Identification Number (PIN) on your Debit Card.
2. If you can change your PIN, avoid using numbers that are easily identified (birth date, phone number, etc.)
3. Be courteous don't crowd the person in front of you at an ATM while they are doing their transaction.
4. When you use the ATM use your body and free hand to shield the keypad to keep anyone from seeing your PIN number.
5. Do not use machines that claim to be clean, re-magnetize or renew your card.
6. If any ATM looks like it has been tampered with (loose parts, etc.) do not use this machine. It could be a "Skimmer" which is used to copy identifying information from the magnetic strip on your card.
7. Remove your cash immediately and place it in your wallet or purse before you leave the ATM and ALWAYS take your receipt.

Use your online banking to check your account frequently. If you see anything unusual contact your credit union immediately. If your card is lost or stolen call your credit union immediately at 808-929-7334 during regular business hours or if the credit union is closed, it's after business hours, the weekend or a holiday call 1-800-472-3272.