



HOW TO PROTECT YOUR MCCU DEBITCARD FROM FRAUD AND UNAUTHORIZED TRANSACTIONS:

- Regularly review account transactions
- Do not provide your card number to via unsecure internet or to an unsecure website.
- Log off any site after making a purchase with your card or close the browser completely.
- Use a specific debit card tied to a specific account for online purchases only.
- Track transactions carefully.
- NEVER share your PIN with anyone.
- Destroy old cards. Don't throw them in the trash.
- Protect your card as you would cash.
- Use ATMs in well-lit and secure areas.
- Shield the keypad when entering your PIN.

What to do if you see transactions that you did not make?

- Contact the merchant immediately to discuss the charge and request reimbursement.

If the merchant will not provide a refund:

- Close your card: Call 800-296-8871 or stop by your local branch to request that your card be closed immediately so no further transactions can be charged. After hours call: 1-800-417-8715
- Dispute the transactions with MCCU: Complete the Debit Card and ATM Dispute form available at all branch locations or by calling: 800-296-8871.
 - List each transaction separately;
 - State the reason the transaction is being disputed;
 - Include any and all relevant information and documentation.