

## What Should You Do if Your Credit or Debit Card is Compromised?

If your credit or debit card is compromised, you should report any unauthorized transactions immediately to the Credit Union. During business hours you can contact us at **502-629-3716**. At all other times, please use the following numbers to report fraudulent activity:

- For Credit Union **VISA Credit Cards**, call **1-800-991-4964**.
- For Credit Union **ATM or DEBIT Cards**, call **1-800-472-3272**

Your **Credit Card** is linked to a line-of-credit (credit limit) you have established with us. Your **Debit Card** is linked to your checking account at the Credit Union which is, in turn, linked to your savings account(s).

If you think your **Credit** or **Debit** Card has been compromised, the first thing you should do is check your accounts. Check your credit card statements for unfamiliar purchases. Also, check your credit card account on-line for recent transactions. Check your bank account on-line to ensure there are no fraudulent debit transactions.

### Monitor each of your accounts daily.

Report any unauthorized transactions immediately to the Credit Union (see numbers above).

You should also **monitor your Credit Report** for unauthorized account activity. If your personal information was compromised, access to your accounts is not the only form of fraud or identity theft you may be exposed to. Identity thieves may use your personal information to open other accounts in your name with your personal information. Monitoring your credit report can alert you to this type of fraudulent activity.

#### Credit Bureaus

**Equifax** - [www.equifax.com](http://www.equifax.com)

To order your credit report, call: 1-800-685-1111  
To report fraud, call: 1-800-525-6285

**Experian** - [www.experian.com](http://www.experian.com)

To order your credit report or report fraud  
call: 1-888-397-3742

**TransUnion** - [www.transunion.com](http://www.transunion.com)

To order your credit report, call: 1-800-916-8800  
To report fraud, call: 1-800-680-7289

If you receive a data breach notification letter from a merchant, you know with certainty your personal information was compromised. You should **notify us immediately** so your card can be cancelled and a new card, with a new number, issued.

You may also want to contact the **Identity Theft Resource Center** (ITRC) for additional resources.

- <http://www.idtheftcenter.org>

(Consumers who know their card data was stolen can contact the ITRC at 888-400-5530 for help on what steps to take next.)

### What the Credit Union Will Do . . .

We will contact you if we are notified your debit or credit card was part of a breach. If you are affected, you'll get a new debit or credit card account number. You won't be held liable for unauthorized charges made using your compromised card number.

To receive provisional credit for the funds involved, we need a written report of the fraudulent activity with your signature. We have an affidavit form we prefer (on the FORMS page of our website), but you may file your own written statement. Please include all pertinent information about the fraudulent activity. As theft is a crime, we also request you file a police report and provide us a copy.