



## Shopping with confidence: Visa's multiple layers of security.

### Zero Liability

Ensures you won't have to pay for unauthorized purchases

With **replacement funds** we'll return any funds lost from your account due to fraudulent use

### Fraud Monitoring

Looks for early signs of suspicious activity

### Verified by Visa

Offers additional password protection at select merchants to help make sure you're the only one who can use your card online

### 3-digit security code

Adds even greater protection when shopping online or over-the-phone

### ID Theft Assistance

Provides access to counseling services at no additional cost to help resolve any ID theft issues

Learn more at  
[www.visa.com/security](http://www.visa.com/security)

\*Covers U.S.-issued cards only. Visa's Zero Liability policy does not apply to ATM transactions or PIN transactions not processed by Visa® and certain commercial card transactions. Cardholder must notify issuer promptly of any unauthorized use. Verified by Visa requires online activation and is for use only at participating online merchants. Identity Theft Assistance offers access to a toll-free number. For additional details visit [www.visa.com/security](http://www.visa.com/security)

## Shop anywhere. Stay safe everywhere.

Teaming up with Visa's Multiple Layers of Security





## Let's work together

No matter where you shop (even online), you can feel confident using your Credit Union Visa® Debit card or Credit card because we're always working to keep you safe – with multiple layers of security.\*

But there are some steps you can take to help protect yourself as well. Some may seem like common sense, but it's important to keep them in mind.

### General tips on card safety:

- If your card is ever lost or stolen, report it immediately
- Don't leave your card anywhere it could be easily taken (this includes the glove compartment of your car)
- Make sure you memorize your PIN
- Shred documents that contain any personal or financial information before you dispose of them
- Before shopping online, ensure your computer has up-to-date anti-virus and spyware software installed

For more information,  
visit [www.visa.com/security](http://www.visa.com/security)

## Avoiding "phishy" emails

Many businesses use email as an easy way to communicate with their customers. And online banking and shopping are very safe. But as your credit union, we will never ask you to provide personal information such as account numbers, passwords or your Social Security number over email.

This is important to remember because you may occasionally receive "official looking" emails from people posing as legitimate organizations, asking you for your personal information – this is illegal (it's called "phishing").

Don't fall for scare tactics – if you receive an email that you're not sure about, forward it to [phishing@visa.com](mailto:phishing@visa.com) or contact your credit union.

## Keeping up-to-date

You should look at your account details regularly to make sure you don't have any unauthorized transactions. This can be made easier by checking your statements and paying bills online. It's also a good idea to check your credit report annually for any activity you didn't initiate. For information on how you can obtain a free annual credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com)

Visa is an industry leader in card security. By keeping these simple tips in mind, you can help us keep your card safe – at the store, online or anywhere else.