



DIFFERENCE BETWEEN PIN AND SIGNATURE DEBIT TRANSACTIONS

Many people are confused about the difference between Credit and Debit when paying with their debit cards. The answer is simple:

Credit:

When you choose the "credit" option, it is processed through the Mastercard® network and you will receive a signed receipt at the end of the transaction.

Debit:

When you choose the "debit" option, it is processed through the ATM network. You will be asked to enter a personal identification number (PIN) to complete the transaction. This is the perfect option if you need cash back.

Which should you select?

Community Focus FCU highly recommends that you select "credit" whenever possible. With no PIN required for "credit" transactions, you can reduce the possibility of someone learning your Personal Identification Number. In addition, by choosing "credit", you are protected under Mastercard's Zero Liability guarantee. Under Mastercard's Zero Liability guarantee, you won't be held responsible for fraudulent charges made with your card.

Remember, even though it's a "debit" card, please select the "credit" feature for payment. That way you and the credit union both benefit.

Card Usage Tips:

Card and identity theft is on the rise, affecting millions of victims each year. To make sure you're not the next victim, follow these simple safety measures:

- Keep your PIN a secret: Memorize your PIN. Never write it down anywhere, especially on your card. Never allow the cashier or any other person to enter your PIN for you, even if they are assisting you with the transaction. No company or individual should ever ask for your PIN. Never disclose your PIN when performing transactions over the phone, or in response to an unsolicited email. And remember, Community Focus FCU will never ask you to disclose your PIN.
- Sign up for Transaction eAlerts through E-Teller and set your threshold level to "0". That way, you will be notified almost instantaneously of every transaction occurring on your account.
- Make certain your Internet shopping sites are secure: Look for the following secure transaction symbols when shopping online - a closed padlock displayed at the bottom of your screen and a Web address that begins with "https."
- Immediately report a lost or stolen card: Call Community Focus FCU immediately if your card is lost or stolen. Immediate notice of lost or stolen cards will also limit your potential liability for unauthorized transactions.
- Periodically review your account activity for unauthorized transactions: If you notice transactions you didn't make, or if your balance has dropped suddenly without activity by you, call Community Focus FCU immediately. Someone may have compromised your debit card to commit fraud