

CARD FRAUD DETECTION

Due to the extreme amounts of fraudulent activity on Visa Debit and Credit cards effecting financial institutions worldwide, Community 1st Credit Union will on occasion need to take precautionary measures. In these instances, please note the following steps may be taken:

- Temporary blocks may be placed on your Visa Debit and/or Credit card if unusual activity appears on your account. Once the transactions are verified with you, the block will be removed and you may continue using your card.
- If there are large amounts of fraudulent transactions coming from specific foreign countries we will have to take extreme caution and place a complete block on the country where the fraud is originating. The result will be that any transactions coming from blocked countries will not be allowed to complete.

Please see below for more information about how our card providers, FIS and CO-OP, approach customer service calls.

Credit Cards. Our credit card provider, FIS, will identify themselves as Card Services calling on behalf of Community 1st Credit Union. They may ask for your card number, but will never ask for the card expiration date, PIN, or CVV 3-digit-security code.

They will:

- Verify the last four digits of your Social Security Number, or
- Verify your address

They may:'

- Verify recent activity

Debit Cards. Our debit card provider, CO-OP, will identify themselves as Card Member Security, calling on behalf of Community 1st Credit union. They may ask for the last four numbers of your card, but will never ask for the card expiration date, Pin, or CVV 3-digit security code.

They will:

- Verify your name

They may:

- Verify the last four numbers of the card
- Verify your birth date
- Verify your address

If you are uncomfortable with the call, please hang up and contact the credit union on the 800 number on the back of the card.