

# CARD SECURITY



Community First Member Card®s offer a convenient, secure way to pay for merchandise and services, with the additional security of PIN and chip technology, to prevent unauthorized users from copying or accessing the information on the card.

## What is a chip card?

Chip cards have an embedded microchip that stores information in a secure, encrypted format. This prevents unauthorized users from copying or accessing the information on the card, providing a more secure environment for credit card and debit card transactions.

## Protect your PIN

Never disclose your Member Card® PIN to anyone.

Protect your PIN with your hand or body when using an ATM machine or POS terminal.

Change your PIN regularly at any Exchange Network ATM.

If you suspect another person knows your Member Card® PIN, it is important to change the PIN without delay.

## ATM security

Jitter technology is used in ATMs globally, where it shakes the card upon insertion and removal to make it difficult for thieves to steal the card information. The stop-start or jitter motion inside the card drive is specifically designed to distort the magnetic stripe details should they be copied onto a criminal's card reader inserted into the ATM.

## WHAT TO DO IF YOU SUSPECT THAT YOU HAVE UNAUTHORIZED MEMBER CARD® TRANSACTIONS ON YOUR ACCOUNT.

- Contact us immediately, we are here to help
  - a. During business hours contact your branch at 1-866-942-2328
  - b. For non business hours contact 1-888-277-1043
- You can change your Member Card® PIN immediately at available Exchange Network ATMs to stop further unauthorized transactions from happening.

## TRAVELLING WITH YOUR MEMBER CARD®? YOUR MEMBER CARD® COULD BE BLOCKED IN THE COUNTRY YOU ARE TRAVELLING TO.

### What is Country Blocking?

Country Blocking is the process where credit unions block the use of your debit card in certain locations outside of Canada and the United States in order to prevent fraudulent activity and to protect the money in your account.

### Doesn't the CHIP card prevent fraud?

Although CHIP cards have made a positive difference in reducing debit card fraud here in Canada, fraudulent activity continues to rise in countries that have not implemented this technology. As a result, all Canadian credit unions have placed blocks on countries where high rates of debit card fraud occur.

## Blocked countries change frequently

Before leaving Canada, be sure to notify us. If you plan to use your debit card while travelling, we can UNBLOCK it at your request.

## How do I ensure access to my Member Card® when travelling?

If you're planning to travel anywhere except within Canada or the U.S. with your Member Card® debit card you must notify us at least 2 business days in advance. We can UNBLOCK your card before you go, at your request.

## Reminder about Foreign currency limits.

Remember that the maximum amount you can withdraw using your Member Card® is subject to the lesser of your daily withdrawal limit with the Credit Union OR the daily withdrawal limit of the ATM machine at which you conduct the transaction.

## For each Community First Member Card® you travel with we need to know:

- How to contact you to confirm your information
- The number of the card you're travelling with
- The dates you are travelling, and
- The country or countries that you are travelling to

## How do I get help while I'm away?

During business hours contact your branch @ 1-866-942-2328 or

After hours, call 1-888-277-1043 for 24 hour support.

Change the PIN upon return back home

## **MEMBERDIRECT AND MOBILE SECURITY**

Protect your accounts and personal information while using Memberdirect.

You play a vital role in maintaining the security of your information when online. We recommend that you follow these simple practices:

- Protect your Password at all times. Never share your password with anyone.
- Password protect your mobile device and all other electronic devices.
- Always use Anti-Virus Software and keep the virus definitions up to date
- Ensure your Internet Browser and Operating System are up-to-date
- Protect your Internet Connection and WiFi connection (Password protected)
- Set up Memberdirect Alerts to notify you of any unauthorized changes to your online banking profile

### **Can I use a public computer or WiFi to access online banking?**

We do not recommend using public computers or public WiFi to access your secure online banking environment due to the unprotected nature of a public internet connection and public WiFi.

You're protected.

In the unlikely event you experience a loss resulting from a transaction through a Community First Memberdirect or Mobile service, that you did not authorize, you will receive reimbursement of those account losses provided you have met your security responsibilities.

## **REPORT MEMBERDIRECT FRAUD**

If you suspect that your secure online banking has been compromised or you are the victim of cyber fraud (i.e. phishing, spyware, email fraud, etc.), please follow the steps listed below to assist us in investigating:

1. Where do you access Memberdirect typically? (ie. home, office)
2. Have you accessed Memberdirect from any non-typical locations in the past 3 months? (ie. on vacation, at a friend's house)
3. Do you suspect anyone else has obtained your secure online banking credentials?
4. Which internet provider do you use? (ie. Bell, Shaw)
5. Which browser and what versions do you use? (ie. IE 11, Chrome)
6. What antivirus software do you use? (ie. McAfee, Norton)
7. During business hours contact your branch @ 1-866-942-2328 or

## **OTHER COMMON FRAUD EXAMPLES**

### **Lottery Scam**

A criminal tells you you've won a lottery. But taxes need to be paid first. If you're unable to pay the fee on your own, you may be offered financing from a third party (who is involved in the scheme). You receive a cheque to cover the taxes and then wire the money to cover the taxes. Afterward, you learn that the original cheque was fraudulent and that you're responsible for the losses.

### **Overpayment**

A criminal buys something from you over the internet and substantially overpays for the item. The criminal is apologetic and asks that you refund the difference back to them by sending a wire transfer. After you refund the difference, you learn that the original payment was fraudulent and that you're responsible for the losses.

### **Job Scam**

A job offer involves receiving funds into your bank account and then transferring a portion of the collected funds on to another account. You may be asked to be a payment processor for an international company who has no Canadian employees. After transferring the funds, you learn

the original transaction was fraudulent, the transfer has been reversed and that you're responsible for the losses.

### **Government Official**

A criminal tells you they are a government official from another country, and that they need your help getting funds out of the country. They offer to send you funds and pay you a percentage of all the transfers for your help. After transferring the funds, you learn the original transaction was fraudulent, the transfer has been reversed and that you're responsible for the losses.

### **Inheritance**

A relative you never met has left you money in their Will. You didn't know the relative, you were not aware of the Will. All you need to pay is service fees before receiving the estate funds. Like the other examples above, this scam can leave you on the hook for significant financial losses.

## **MINIMIZE THE RISK**

- Never conduct financial transactions on behalf of strangers
- Be wary of any offer that sounds too good to refuse or unsolicited offers of money
- Be aware that cheques and other funds deposited into your account can be reversed from your account long after the funds have cleared if they are fraudulent or counterfeit
- Never withdraw funds until the legitimacy of the funds have been confirmed
- When you are uncertain about a transaction, or suspicious about a financial services offer, reach out to your Credit Union for advice, we are here to help.

### **What to do if you suspect fraud is happening to you or someone you know?**

Contact your local branch in person, contact us on or website call the Service Excellence Centre at 1-866-942-2328 without delay. We are here to help and you should never hesitate to contact us.