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## Compromised Cards

### Frequently Asked Questions

You may have read in the paper or seen it in the news, there has been a lot of media attention in relation to credit card and/or debit card information being compromised. In an effort to educate our members about compromises and how evolve Federal Credit Union handles compromise notifications, we have put together some helpful information and answered some of your most commonly asked questions.

#### **What is a compromised card?**

A compromised card means that information (for example card number, name, and expiration date) may have been obtained by an unauthorized source at a merchant or through a merchant's processor. A compromised card is a card that is at risk of being used fraudulently. Cards may be compromised due to computer theft, unauthorized network intrusion, or any type of suspicious activity. Many financial institutions are affected by compromises.

#### **Who was the merchant?**

When we are notified of a compromise, MasterCard does not provide that information due to contracts with the merchants. We are only provided a list of cards that are at risk.

#### **How does evolve FCU react to compromise notifications?**

evolve FCU takes every compromise seriously and requires issuance of new cards for affected members. Members will receive written notification if their card data has been compromised. The notification will provide detailed information on obtaining a replacement card.

#### **Does this mean I have fraud on my account?**

Not necessarily. If you receive a compromised card letter that does not mean any fraudulent activity has occurred on your account. In fact, among the list of card numbers we periodically receive, very few have been affected by fraud. We urge all members to review monthly statements and daily transactions using Online Banking or our mobile app.

#### **What do I need to do if I discover fraud on my account?**

If your card has not been blocked already, call the credit union immediately. For debit card transactions, you will need to complete a dispute form with affidavit. If you have questions about the form, please call our eBanking Center at 915-593-5866.

#### **How long will it take to receive my replacement card?**

Most cards are received within 1-2 weeks from the date of order with new PIN delivered 1-2 days after that. You can get an instant replacement at any branch lobby.

#### **What happens if I do not receive my card by this time?**

Please contact our eBanking Center at 915-593-5866 so we can check on this immediately.

#### **What do I do when I receive my new ATM or debit card?**

You must cut up the old compromised card and activate the new card received. The compromised card will be blocked from further activity 10 business days after the date on your notification letter.



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### Will my PIN number change along with my card number?

Yes, the new card number will have a new randomly generated PIN number. This is done in order to protect your privacy and ensure that your personal PIN number was not included in the compromise. You can select your own PIN if obtaining new card at branch lobby.

### Is there a charge for the new card?

As a courtesy to our members, under these circumstances, we do not charge the normal \$5.00 replacement fee.

### What if I do not want to have my compromised card blocked?

Compromises are serious. Fraudulent activity may occur if the card is not blocked. The fraud dispute process can be more inconvenient to members than simply having a card replaced. While many members do not experience fraud when a compromise is reported, the risk of exposure still exists if the cards are not blocked and replaced. To protect our members, minimize inconvenience and losses, evolve FCU requires compromised cards to be replaced.

### What if I have preauthorized debits made to my compromised card number?

You should contact the merchant immediately upon receipt of your replacement card and provide them with the new card number and expiration date. This process may be as simple as logging into the corresponding merchant's site and updating the information yourself. If this is not the case, you may need to write or call to let them know of a card number change.

### There are other authorized users on my debit card account. Does this affect their card(s) too?

Debit cards each have a separate number. Therefore, if one card is compromised, that doesn't always mean the authorized user's card is compromised as well.

### Can this information be used to steal my identity?

The information encoded on the compromised card pertains strictly to the card, potentially including the name, card number and expiration date. Confidential information such as Social Security Numbers, driver's license numbers, addresses and dates of birth are not stored on the card.

### What can I do to keep this from recurring?

Unfortunately, financial institutions have no way of stopping criminals from hacking into databases of merchants. While the possibility of a card being used fraudulently is low, we recognize the aggravation members face in acquiring a replacement card or to have fraudulent activity removed from their account.

### Is there anything I can do to ensure that fraud doesn't occur on my card?

Always know where your card is, if lost or stolen call the credit union immediately. To report your card lost or stolen after business hours, call 1-888-297-3416. Never write your PIN on the card or carry the written PIN with you. Use Online Banking or the mobile app to monitor your account activity and call 915-593-5866 if you see anything suspicious.