

## **Safety-tips for *Member Card*® Debit Card Holders**

Whether you're on the road or in the comfort of your home, it's important to protect your debit card at all times. The credit union *Member Card* debit card may be the ultimate in convenience, but to be effective, it must be used properly. This includes practicing safety-tips that encourage secure and reliable use of *Member Card* debit cards.

The security of the *Member Card* system is an important priority for all credit unions and supporting members. Security begins with the Personal Identification Number (PIN), which is an "access key" to a member's account. The most important safety measure for any account is to protect the identity of a PIN number. If a member's PIN is safe, their card is safe. For personal protection a member should never: reveal their PIN to anyone under any circumstances; carry their PIN in undisguised written form; or, select an obvious combination of digits.

Canadian Central continually updates its *Member Card* standards and procedures by collecting new data on how members should use their card. These standards are in compliance with the Canadian Code of Practice for Consumer Debit Card Payment Services, a program administered by Industry Canada that is designed to give full information on all services involving debit cards. The Code outlines industry practices and consumer and industry responsibilities, which will help to protect consumers in their use of debit card services in Canada. The Code also addresses issues such as the issuance of banking cards and PIN, Cardholder Agreements and consumer disclosure, liability for loss and dispute resolution, transaction record requirements and PIN pad device placement. Organizations endorsing the code agree to maintain or exceed the level of consumer protection established by the Code.

The following are Interac Association consumer safety-tips for debit card use:

1. Your banking card is the key to your account(s). You should never lend your card to anyone, including friends and family
2. You should protect your Personal Identification Number (PIN). It is your electronic signature. You should memorize it and never write it down.
3. You should never disclose your Personal Identification Number to anyone.
4. When selecting your Personal Identification Number, you should always avoid the obvious and never use your name, street number, telephone number, date of birth, etc.
5. You should never let your banking card out of sight when conducting a transaction.
6. You should always conduct transactions with your banking card when and where you feel most secure. If you are uncomfortable, you should not use it.
7. When conducting any transaction, you should use your hand or body to shield your Personal Identification Number.

8. After completing a transaction, you should remember to take your banking card and, if provided, your transaction record.
9. If your banking card is lost, stolen or retained by an Automated Banking Machine, you should notify your financial institution immediately. Most institutions offer 1-800 telephone numbers and/or 24-hour service.
10. You should remember that your safety comes first. You should report any theft incident to the police and your financial institution.

In addition, you should never assign the same PIN to all PINned cards – if someone steals your wallet and discovers your PIN, you may rest assured they will test that PIN against all cards in your wallet.

If you feel you simply can't memorize all of the PINs for your cards and must carry a written record, it is very important that any PINs be thoroughly disguised. For example, the PIN may be embedded in a list of phone numbers and, desirably, amended through some formula only you would know. Also, this list should never be carried closely adjacent to the card. For example, both should not be together in your wallet.

It's important to remember that cardholders are not liable for losses resulting from circumstances beyond their control, such as: technical problems, credit union errors and other system malfunctions (i.e. anything the member is powerless to prevent); or unauthorized use of a card/PIN where the credit union was responsible for preventing such use. The credit union becomes responsible once the card has been reported lost or stolen, when the card has been cancelled or has expired or after the member has reported that the PIN may be known to others.

Debit cards provide consumers with a convenient alternative method of banking. The credit union *Member Card* debit card is regarded as another convenient alternative in the mission to serve member needs. Therefore, it's critical that we encourage secure and reliable debit card use throughout the credit union system.

## **24-Hour Help Is Just A Call Away**

You may be held liable for funds removed from your account up to the daily limit – up to the time you tell us there's a problem. So it's in your best interest to contact us if your card is lost or stolen, or if you suspect that someone else might know your PIN. It is also a good idea to carry separately a record of your card account numbers, the phone numbers below and of your credit union, since you may not be able to remember them when you are reporting loss of your cards. If you have concerns about your debit card, you can call the following number, which operates 24 hours a day every day of the year:

**1-800-567-8111 (1-800-LOST111)**

**or call (306) 566-1276 collect  
or call your credit union directly.**

Once your credit union has been advised, you are not liable for any money removed from your account without your permission.