



## Debit Card Fraud: Is Your Money At Risk?

Debit card fraud occurs when a criminal gains access to your debit card number and, in some cases, PIN, to make unauthorized purchases and/or withdraw cash from your account. There are many different methods of obtaining your information, from unscrupulous employees to hackers gaining access your data from a retailer's unsecure computer.

When your debit card is used fraudulently, the money is missing from your account instantly. Payments you've scheduled or checks you've mailed may bounce; you may not be able to afford necessities, and it can take awhile for the fraud to be cleared up and the money restored to your account.

### How to Detect Debit Card Fraud

Fortunately, it doesn't take any special skills to detect debit card fraud. The easiest way to spot problems early is to sign up for online banking, if you haven't already. Check your balance and recent transactions daily. The sooner you detect fraud, the easier it will be to limit its impact on your finances and your life. If you see unfamiliar transactions, call the credit union right away. If you're the forgetful type, start hanging on to the receipts from your debit card transactions so you can compare these against your online transactions.

### PROTECT YOURSELF FROM BECOMING A VICTIM

1. Get banking alerts
2. Go paperless
3. Use a credit card
4. Stick to financial institution ATMs
5. Destroy old debit cards
6. Don't keep all your money in one place
7. Beware of phishing scams
8. Protect your computer
9. Use a secured network

### What to Do if it Happens to You

If you learn that your debit card information has been compromised, contact the credit union immediately to limit the damage the thief can do, and limit your financial responsibility for the fraud. You can also contact a legitimate consumer advocacy group such as Privacy Rights Clearinghouse. If you will have trouble making any of your monthly payments because of the fraud, contact those creditors, explain the situation and

ask if they can do anything for you. This step is extremely important, as failure to do so implies your unwillingness to pay them. However, if they know about your hardship, they may be willing to work with you to reschedule payments.

Anything you can do to make a thief's work more difficult, whether it's staying on top of your balance, spreading your cash out across multiple accounts or making purchases with credit cards instead of debit, will help safeguard your checking account and decrease your chances of becoming a victim of debit card fraud.

### High rate credit cards have you feeling helpless?



### Roll over your other credit card balances for a lower rate with no balance transfer fee!

Apply for a no balance transfer fee Visa Rewards Card with an intro rate of 3.9% APR\* for 90 days and a low starting fixed rate of 7.9% APR\*.

### No cash advance fee!

Need some extra cash to get you back on track after the holidays? Take advantage of our no fee cash advance, now and every day.

\*With approved credit. See credit union for details.



## 2018 Annual Membership Meeting

We invite you to join us for our Annual Meeting. Refreshments and door prizes to everyone who attends!

**March 6 (RSVP March 2)**  
**BPU Board Room | 540 Minnesota Avenue**  
**5:00 Refreshments | 5:15 Business meeting**

We are actively seeking enthusiastic volunteers for the Board and Supervisory Committees. Our success is generated by hard work and dedicated by those who get involved. Our current open positions include: Board of Directors, Supervisory Committee, Credit Committee.

Name \_\_\_\_\_

Member # \_\_\_\_\_

Name \_\_\_\_\_

Member # \_\_\_\_\_

Call (913) 573.9196 to RSVP. We look forward to seeing you there.

If you are interested, please contact Marci Frazier at (913) 573.9196 for more information. Remember, members just like you comprise our Board.



### SKIP-A-PAY BENEFITS CMN

Each year our Skip-A-Pay program is dedicated to the Children's Miracle Network and the children and their families they serve. We are proud to say that for 2017 we sent a check for \$1,225 to this cherished organization!

### HURRICANE RELIEF FUNDRAISER

100% proceeds of our Reliance Credit Union t-shirts and sweatshirts sold this fall went to CUAid to support credit union disaster relief funding, in particular recent hurricane relief. Thanks to your support, Reliance Credit Union was able to donate \$2,535 to CUAid!

We want to THANK YOU for your generous donations, as every dollar we sent to these two organizations will make a difference in the lives of others.

### 2018 Holiday Schedule

Our offices will be closed in observance of the following holidays:

- January 15 - Martin Luther King, Jr. Day
- February 19 - President's Day
- March 30 - Good Friday
- May 28 - Memorial Day
- July 4 - Independence Day
- September 3 - Labor Day
- November 22 & 23 - Thanksgiving
- December 24 & 25 - Christmas

MEMBER NCUA

# Happy New Year!

### Reliance Credit Union

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Monday - Friday, 7:00 a.m. to 3:30 p.m.

[www.reliancecu.org](http://www.reliancecu.org) | 24-Hour Audio Response (888) 318.4448