

## Important Information for Debit Cardholders

Lanco FCU's goal is to minimize your exposure to risk and the impact of any fraud related to the use of your debit card. Please read the information provided for important details about your Lanco FCU debit card.

### Important Phone Numbers

#### Report a Lost or Stolen Debit Card:

- 1-866-557-5321 (available 24/7); or
- 717-569-7180 or 1-888-318-4222 (available during Lanco FCU business hours)

#### Card Activation and PIN Reset:

- 1-866-985-2273

### International Transactions

To protect your account against fraudulent transactions, debit card transactions outside of the United States are blocked. To allow foreign transactions to occur, please contact Lanco FCU in advance when:

- You intend to use your debit card during travels outside of the United States; or
- You are planning to make a purchase with your debit card from a merchant located outside of the United States.

### Inactive Debit Cards

Debit cards not used regularly might be easily lost or stolen without your knowledge. To reduce the risk of fraud, Lanco FCU cancels inactive debit cards. To keep your card active, you must use your card at least one (1) time every six (6) months for an ATM transaction, ATM inquiry, or to make a purchase.

### Fraud Monitoring

Your debit card activity is monitored and compared to fraud trends to detect and prevent potential fraud. If fraudulent activity is suspected, our fraud monitoring service will call you to verify the transactions. Your response is critical to prevent potential risk and avoid restrictions we may place on the use of your card.

#### **If you receive a call or voicemail from our fraud monitoring department:**

- If you are not sure the call is legitimate, you can hang up and call us during business hours at (717) 569-7180 or (888) 318-4222.

#### **If you answer a call from our fraud monitoring department:**

- You may be asked to verify your name and recent transaction activity on your card.
- You **will not** be asked for your card number, CVV number, or PIN.
  - If the caller asks for this information, hang up.
  - If you have provided this information to a caller, promptly notify Lanco FCU by calling (717) 569-7180 or (888) 318-4222, visiting any Lanco FCU branch, or by sending a secure message via Online Banking at [www.lancofcu.com](http://www.lancofcu.com).

#### **If you return a voicemail from our fraud monitoring department:**

- The voicemail left for you will include a Case ID number and callback phone number of 1-888-918-7313.
- If you are unable to provide the Case ID number when you call back, you may be asked for certain personal information to verify your identity.
- You **will not** be asked for your card number, CVV number, or PIN. If the caller asks for this information, hang up and contact Lanco FCU during normal business hours.

## Tips to Protect Yourself from Fraud

### 1. Protect Your Private and Personally Identifiable Information

Unless absolutely required for a legitimate business purpose, avoid giving out your:

- Address and Zip Code
- Phone Number
- Date of Birth
- Social Security Number
- Card or Account Number
- Card Expiration Date
- Card CVV
- Your PIN — **Your PIN is private and should only be known by you. Never tell your PIN to anybody.**

### 2. Be Cautious When Making Purchases or Using ATMs or Night Deposit Facilities

When using ATMs and night deposit facilities:

- Be aware of your surroundings, especially at night.
- Consider having someone accompany you when the ATM or night deposit facility is used after dark.
- If you notice anything suspicious, consider using another ATM or facility or coming back later. If you are in the middle of a transaction and you notice something suspicious, cancel the transaction, take your card or deposit envelope, and leave.
- Refrain from displaying your cash at the ATM or night deposit facility. As soon as your transaction is completed, place your money in your purse or wallet. Count the cash later in the safety of your car or home.

In stores and at ATMs, always cover your card and PIN, and watch for:

- Cell phone cameras, mirrors, or other tools used to view cards and PINs
- People watching your transactions
- Cashiers taking your card out of sight; take it to the register yourself

### 3. Be Skeptical of Phone Calls, Text Messages, or E-mails

You should never respond to phone calls, text messages, or e-mails that ask you to provide your account number or card number for verification.

- Do not click any links provided in such messages.
- Do not respond to any phone number provided in such messages.
- If you are concerned that the message might be legitimate and want to find out, do not respond to the message received. Instead, respond using a phone number or address that you have verified to be legitimate, such as the contact information provided on the back of your card, your account statement, or this document.