

Credit Card Safety



Credit card usage affects your credit score so having a credit card will help build your credit history

Starting good habits with a credit card will set you up for financial success as an adult



- Do not share your card number with anyone
- Be very careful making payments online. Only use trusted sites
- Consult with a trusted adult that can help you research the company for any red flags.
- Use your cards contactless feature anytime you are able. This is a safe way to use your card where the card number does not get used
- Within PCU online banking you can log into eZCard info to see your credit card information. This will show your current balance, available balance, and history of transactions on your card
- You are automatically enrolled in fraud alerts, you may receive them via text, and/or phone call
- You can also set up alerts within eZCard info in online banking
- If you have a mobile device, add your card to one of the "Pays"- Apple Pay, Samsung Pay, Google Pay. These payment options work the same way as contactless and is a safe way to use your card



Financial Ed
BOOST Mission Control



Lose Your Card or Have Fraud?

If your card is compromised in the following ways, notify a trusted parent/guardian/adult and your financial institution immediately:

Lost/misplaced-even if you think it may be at home, If the card is ever recovered by you, someone you know, or a stranger, always replace the card. The info may still be compromised during the time it was not in your possession.

Stolen-either the card information, or the physical card

Fraud-transactions on your account that you did not make.

After hours lost/stolen Credit Card phone number- 800-991-4961

