## **Debit Card Safety**



- Using a debit card helps practice mindful spending
- Takes the place of cash
- Debit card is linked to your checking account, but you can
  access your savings account, at an ATM.
- Debit card usage does not affect your credit score in any way.

## **Using Your Card**

- Do not share your pin or card number with anyone
- Be very careful making payments online. Only use trusted sites
- Consult 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
- Log into PCU online banking to monitor activity done with your debit card.
- Use all safeguards offered by PCU to protect your cards/money from fraud
- You are automatically enrolled in fraud alerts. You may receive them via text, email or a phone call
- Set up alerts in online banking to control your spending
- 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





## 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:

<u>Lost/misplaced</u>-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.

<u>Stolen</u>-either the card information, or the physical card <u>Fraud</u>-transactions on your account that you did not make.

After hours lost/stolen Debit Card phone number- 800-472-3272



