



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 you get older.

Helpful Tips

- ✓ 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 the PeoplesChoice online and mobile banking platforms, you can view your credit card information, including current balance, available balance, and history of transactions on your card.
- ✓ You are automatically enrolled in fraud alerts through your contact info we have on file. You may receive these alerts via text message, phone call, and/or email. This can be changed at any time.
- ✓ You can also set up alerts within the online and mobile banking platforms.
- ✓ If you have a mobile device, add your card to one of the mobile wallet options, including Apple Pay, Samsung Pay, and Google Pay. These payment options work the same way as contactless pay and is a safe way to use your card.

Lost Card or Have Fraud?

If your card is compromised in the following ways, notify a trusted parent/guardian and PeoplesChoice Credit Union 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, replace the card. The information 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: 1 (800) 472-3272

*Safety first when
exploring the
credit galaxy!*

