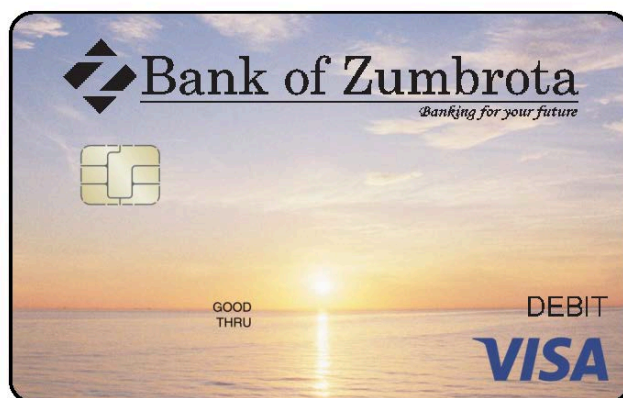


# Debit Card Usage & Safety Tips



Member  
**FDIC**

- ✘ Use your debit card for “card present” transactions only. For online or phone purchases, use a credit card.
- ✘ Don’t let the waiter take the card out of your view. If they insist, use a credit card.
- ✘ At a gas station, pay inside rather than using the pump pay station – skimmers are hard to detect. (A skimmer is a fraud device designed to steal card data. )
- ✘ Use ATMs that are located on bank premises. Other ATMS are more likely to have skimmers on them.
- ✘ Always have another form of payment with you in case your card doesn’t work or is blocked.
- ✘ Tell us when you have travel plans so that we are aware of where you will be using your debit card.
- ✘ Use a credit card for hotels and car rentals. They can hold transactions against your debit card for several days, which affects the daily purchasing limit on your card.
- ✘ Never allow anyone else to use your card.
- ✘ For automatic payments, don’t give out your debit card number, use your checking account number instead. Your card is replaced from time to time, which results in having to contact the company to give them your new debit card number.