

Debit Card Security & You



Always keep your card in a safe place and keep your secret PIN a secret. Memorize your PIN. Never write it on your card or store it with the card. Never tell someone your PIN. And never let someone else enter your PIN for you. Report a lost or stolen card at once. Remember, your Debit Card can be used without a PIN to access the funds on deposit in your checking account.

Treat your Debit Card like cash.

Security At Walk-Up ATMs

Always observe your surroundings before conducting an ATM transaction. Park as close as possible to the ATM terminal and observe the entire area from the safety of your car before getting out. If an ATM is obstructed from view or poorly lit, go to another ATM. When possible, take a companion along with you. And, minimize time spent at the ATM by having your card out and ready to use. If you see anyone or anything suspicious while conducting a transaction, cancel your transaction and leave. If you are followed after making an ATM transaction, go immediately to a heavily populated, well-lighted area and call the police.

Security At Drive-Up ATMs

Keep your engine running, the doors locked and the windows up at all times when waiting in line at a drive-up ATM. When possible, leave enough room between cars to allow for a quick exit should it become necessary. Before rolling down the window to use the ATM, check the entire area for anything or anyone suspicious. Minimize time spent at the ATM by having your card out and ready to use. If you see anyone or anything suspicious while conducting a transaction, cancel your transaction and leave. If you are followed after making an ATM transaction, go immediately to a heavily populated, well-lighted area and call the police.

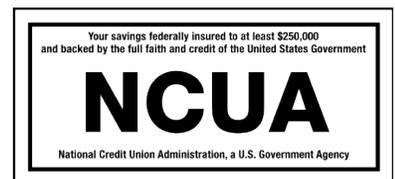
Online Shopping Security

Don't shop at a site if you're not comfortable. Little things such as misspellings, requests for excessive personal information, and low-resolution logos and photos may be warning signs. Never click on links from spam emails to make purchases. Always try to use a search engine to locate legitimate retailer sites or type in the retailers web address if you know it. Also check the web address to make sure you are on the correct site. Look for a security seals, such as the lock symbol on the page and checking to make sure that the web address starts with "https://", rather than "http://" which indicates that encryption is being used.

Do not use a public computer to shop online. Computers save information to speed up your Internet experience. And, if you are using a public computer, information such as your browsing history and even your login information may be accessible to strangers who use the computer after you. Only use a secure connection when you place your order. Never shop using an unsecured wireless network because hackers can access your payment information or plant malware that tracks your information.

Finally, use strong passwords and keep them private.

If you have any questions about your debit card security, do not hesitate to ask one of our employees. By working together, we can improve security as you continue to enjoy the convenience of our electronic services.



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Member Services 336-662-6200 • 800-632-0210
Mortgage Call Center 336-662-6206 • 877-223-956324
Hour Loan Call Center 336-662-6202 • 800-288-5252

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