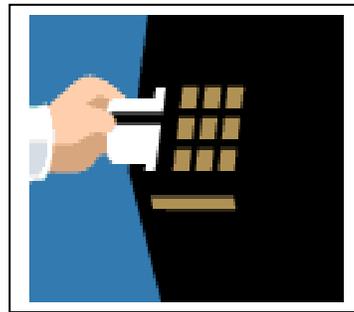


ATM and DEBIT CARD



Safety

- ✚ Treat your card like cash. Keep it in a safe place.
- ✚ Keep your personal identification number (PIN) a secret.
- ✚ Do not disclose card information over the phone to anyone. No one needs to know your PIN, not even your financial institution.
- ✚ Never disclose information about your card in response to an unsolicited email or request.
- ✚ Make certain your Internet shopping sites are secure.
- ✚ Protect your card's magnetic stripe. Do not expose your card's magnetic stripe to magnetic objects.
- ✚ Report a lost or stolen card at once. To report a lost or stolen card during regular business hours call 940-665-1797 or toll free at 800-303-8455. To report a lost or stolen card after regular Credit Union hours call 800-472-3272.
- ✚ Carefully review your account statements.

ATM Safety

- ✚ Observe the ATM surroundings before approaching a walk-up ATM. If anyone or anything appears to be suspicious, cancel your transaction and leave the area at once.
- ✚ If an ATM is obstructed from view or poorly lit, go to another ATM. It is a good idea to take along a companion when using an ATM, especially at night.
- ✚ Minimize time spent at the ATM by having your card out and ready to use. Do not let anyone see how much money you withdrew, and never count your money at the ATM.
- ✚ Never allow a stranger to assist you in conducting an ATM transaction, even if you have trouble or if your card is stuck.
- ✚ Stand between the ATM and anyone waiting to use the terminal so that others cannot see your PIN or transaction amount.
- ✚ Look for possible fraudulent devices attached to the ATM. If the ATM looks different or appears to have any alterations or attachments to the card slot or PIN pad, do not use it.

Drive-Up ATM Safety

- ✚ Keep the doors locked, windows up and engine running at all times when waiting in line.
- ✚ Leave enough room between cars to allow for a quick exit should it become necessary.
- ✚ Before lowering the window to use a drive-up ATM, observe the entire surrounding area. If anyone or anything appears to be suspicious, cancel your transaction and drive away from the terminal.
- ✚ If anyone follows you after you have completed your ATM transaction, go immediately to a crowded, well-lit area and call the police.

PIN Debit Safety

- ✚ Never allow the cashier or anyone else to enter your PIN for you, even if they are assisting you with the transaction.
- ✚ Block the view of others when using a POS terminal.
- ✚ Be sure the transaction is complete and you have received a receipt before leaving.
- ✚ If you received cash back, put it away before leaving the terminal.
- ✚ When using an outdoor POS terminal such as at a gas station, observe your surroundings before making a transaction. If anything looks suspicious, leave the area at once.
- ✚ It is a good idea to take someone with you when using an outdoor POS terminal at night.
- ✚ If anyone follows you after you have completed your POS transaction, go immediately to a crowded, well-lit area and call the police.