

How to manage your Erie FCU Debit Card

Being a member of Erie FCU comes with many benefits.

Did you know we offer debit card protection by monitoring the activity on your account?

- Monitoring is provided for all cardholders.
- We are committed to protecting your account by identifying inconsistent (possible fraudulent) transactions.
- You will be notified by our Fraud Monitoring Department if a transaction is identified on your account.
This notification call will allow you to confirm the transaction as authorized or unauthorized.

What can cause your transaction to be denied?

- Any purchase outside of normal transaction history.
- A card number being "keyed" in rather than an EMV chip reader being used.

How can you help prevent transactions from being denied?

- Use EMV chip reader whenever possible.
- Use your PIN for all transactions when offered.
- When available, make payments easily and securely using a mobile/digital wallet.
- Notify Erie FCU of any international travel.
Erie FCU offers payment alternatives for your convenience.
- Monitor your checking account on a regular basis, via online/mobile banking, and contact Erie FCU with any discrepancies.

What can you do if your transaction is denied?

- Contact Erie FCU at **(814) 825-2436** during regular business hours.
If the Fraud Monitoring phone call was missed outside of regular business hours, listen to the voicemail and call the Fraud Monitoring Department back immediately, at the number provided in the voicemail.
- Our fraud monitoring department will contact you only to verify transactions on your account.
The Fraud Monitoring Department will not ask you for your account number or your debit card number. These calls will come from a non-local phone number.



ERIE FEDERAL CREDIT UNION

(814) 825-2436 • eriefcu.org

Insured by NCUA

 **Erie** Federal
Credit Union®