

# Tips for Preventing Debit Card Fraud

- **Consider locking your debit card, and ONLY unlock it when you are going to use it:** Fraudsters are making several small dollar charges in rapid succession. If the card is locked, fraudulent attempts can be stopped at the first attempt. Locking and unlocking your card is easy with TACU's Shazam Brella App. This is the best weapon you have to avoid fraud and the added hassle of having to dispute a transaction.
- **Be cautious of fake websites, links or Apps:** Much of the current fraud is due to people clicking on fraudulent links or installing unsafe apps on their phones, which can lead to malware being installed on the device and data being stolen.
  - Make sure the website you are using is legitimate.
  - Only do business with reputable merchants.
  - Don't fall for scams involving fake links in emails or social media.
  - Always look for the small lock or shield next to the URL.
  - Keep your devices and software up-to-date.
  - Make sure you phone and computer are running the most recent version of its operating system.
  - Utilize software or an app that helps prevent malware.
- **Set up account alerts:** Setting up alerts through online banking or the Brella App can provide notification whenever your card is used or money is withdrawn from your account, giving you more control over your finances. The easiest alert to set up in online banking is to notify you every time a debit card transaction occurs. If you did not initiate the transaction, lock your card through the Brella App and contact the credit union.
- **Check your account activity often:** Utilize TACU's online banking and mobile banking. Transactions can occur at anytime. Fraudsters are moving faster than ever to steal as much of your hard earned money as they can.