



"Tips to Protect Yourself from Fraud"

CREDIT AND DEBIT CARD SECURITY...AND **YOU**

PA Central's Debit and Credit Cards offer both a secure and convenient way to make purchases. We make sure on our end that we have your back and that your account information is protected. The second part of the safety equation is you! Here are some things you can do to keep your Debit and Credit Card accounts secure.

✓ **Don't Make Transactions on Open Networks**

According to *Credit Card Insider*, when there's no password required to access a WiFi network, information can be visible to any computer nearby. These other computers may be able to intercept information you're transmitting and receiving from websites that don't have "**https**" in the URL. That means you could be sending your credit card number or other personal information right into the waiting hands of an identity thief.

Bottom line: Never enter your credit card number when using unsecured public WiFi networks if you're not sure whether the website uses SSL.

✓ **Don't Share Your Number with Unverified Representatives**

Identity thieves often call and try to trick you into giving them your credit card number. "**Phishing**" is another form of fraud. With phishing scams, criminals may send emails pretending to be your bank or credit card issuer. These emails may ask for personal information or may provide you with a phony (but realistic-looking) link in an effort to steal your login credentials.

Bottom Line: If you didn't initiate the phone call or email, don't give out your card number.

✓ **Don't Email Your Card Number**

Some email hackers employ search tools that scan for strings of numbers likely to be credit card accounts.

Bottom Line: Any time you write or type your credit card number and give it to someone, you increase your risk of exposure.

✓ **Manage Your Passwords and Accounts Carefully**

In addition to creating unique passwords, it's also wise to change them on a regular basis. Log out after every transaction: Be sure to log out of all online accounts — especially if you're using a computer accessible by others.

✓ **Use PA Central's Free CardGuard App**

CARDGUARD Lets You:

- Sign in with Touch ID/Face ID.
- Turn your Debit and Credit Card on and off.
- Establish transaction controls for dollar amount limits, merchant categories and geographic locations.
- Receive alerts when your Debit or Credit Card is used, approved or exceeds the transaction controls set by you.
- Stay informed of potential fraud with alerts on attempted, declined transactions.
- Get real-time balances.



Of course, any time you have a question about your credit card, debit card, or anything related to your PA Central account, feel free to call us at 717-564-4661. We're always happy to speak with you.