

## Important Security Features For Your Protection

### Enfact

Your Credit Union uses eNFACT, a sophisticated software program that helps protect your Visa® Debit Card number and any associated accounts (checking, savings, etc.) from fraud. eNFACT will flag any suspicious transactions or patterns on your card accounts so your credit union staff can investigate. You don't need to do anything unless we contact you. If you do receive a call or letter from a credit union representative, they'll ask you a few simple questions to verify whether the activity is fraudulent. For your immediate protection, a transaction may be denied if it follows a pattern that usually indicates fraud.

### Verified by Visa®

When you attempt to use your Central Maine FCU Debit Card to purchase goods or services on the Internet from a participating merchant, you will be required to use your personal password along with your card number, expiration date and CVV code to complete a transaction. This ensures that you alone can use your Central Maine FCU Debit Card on the Internet.

Even if you don't use your card on-line, if someone has your card information, they can use it to make fraudulent on-line purchases. By selecting your own e-signature (personal password protection) you can prevent on-line fraud on your account. It only takes a few minutes to sign up for Verified by VISA. Sign up today and feel confident that you are protecting yourself and your credit union from fraud loss.

### Will I be Charged For Security Protection?

No, it's free to our Visa Debit Card Holders as part of our continuing efforts to help protect you from any fraudulent activity.

➡ If you are leaving the state or the country for any amount of time during which you may need to utilize your Central Maine FCU Debit Card, please notify someone in Card Services as soon as possible to ensure that your card will be accessible to you while you are away.  
Call our Card Services Department at 207-783-1475 or email [cardsgroup@centralmainecu.com](mailto:cardsgroup@centralmainecu.com)

## Tips For Fraud Prevention

Card Safety starts with keeping constant control of your cards **and** your numbers. Here are some simple “Do’s and Don’ts” that can help reduce the risk of fraud.

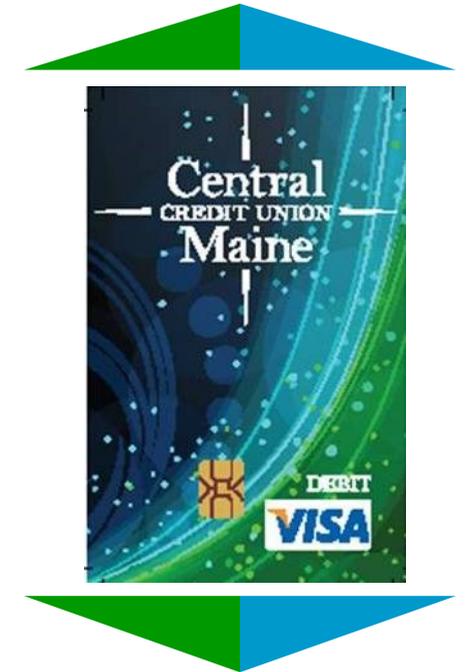
### DO:

- 1) Sign your plastic card with permanent ink immediately upon receipt.
- 2) Commit your PIN to memory.
- 3) Carry only cards you plan to use.
- 4) Store unused cards in a secure, locked place.
- 5) Open your billing statements promptly and reconcile your account(s).
- 6) Review all plastic card transactions carefully, and immediately report anything you find unusual, or transactions you don't recognize.
- 7) Inventory all plastic cards and keep a listing separate from where you store your cards.
- 8) Take receipts with you (including carbons) or tear them up before they are thrown away.
- 9) Routinely check your credit report for any unusual or unrecognizable activity.
- 10) Notify the post office to put a hold on your mail when you're out of town; or arrange for a trusted friend or neighbor to collect your mail each day.
- 11) Cancel any cards you no longer plan to use.

### DON'T:

- 1) Loan your card to anyone.
- 2) Keep your Social Security number in your wallet.
- 3) Write your debit or credit card number on a personal check.
- 4) Give your card, card number, Social Security number, or PIN to anyone.
- 5) Write your PIN anywhere-MEMORIZE it!
- 6) Put your card number on a postcard or on the outside of any envelope.
- 7) Give out pertinent information, such as account numbers, your Social Security number or PIN over the phone.
- 8) Allow your card out of sight during a sales transaction.
- 9) Sign “See ID” or Ask for ID” on Signature line.
- 10) Never use your Debit Card number on any site that does not contain the graphic of the yellow lock on the bottom of the screen.

# DEBIT CARD



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836 Center Street, Auburn, ME 04210

(207) 783-1475

[www.centralmainecu.com](http://www.centralmainecu.com)

## Debit Card with Microchip

Central Maine Credit Union has your back with new chip technology which provides enhanced security.

Your new chip Debit Card has an embedded microchip for a more secure transaction. You will also have the convenience to withdraw cash, check balances, pay bills, and make purchases at participating retailers.

- **Activate your new card as soon as possible.**
- **Sign your card immediately; it is not valid until you sign it.**
- **Never reveal your PIN to anyone, and do not write it on your card.**
- **Use ATMs wisely, and be alert especially in unfamiliar surroundings.**
- **Credit transactions benefit your credit union. If you do not see this option, ask the store clerk to use the 'credit option'.**

### What are EMV Cards?

EMV- is a global standard for cards equipped with computer chips and the technology used to authenticate chipcard transactions. In the wake of numerous large-scale data breaches and increasing rates of counterfeit card fraud, U.S. card issuers are migrating to this new technology to protect consumers and reduce the cost of fraud.

For merchants and financial institutions, the switch to EMV means adding new in-store technology and internal processing systems, and complying with new liability rules. For consumers, it means activating new cards and learning new payment processes.

Most of all, it means greater protection against fraud, for card present transactions. Card not present (Internet, phone, etc.) fraud is expected to increase with EMV cards.

### What is the benefit of my new chip debit card?

Requirements ensure the exchange of data between chip-based payment cards and terminals. Chip debit cards are a standard payment method around the world, so having this feature makes purchasing abroad much easier.

A debit card with a microchip is more secure than one with just a magnetic strip on the back because the account information is encrypted in The chip, making it more difficult to fraudulently copy the debit card details.

The card chip stores cardholder data securely; protects against unauthorized modification; reduces the number of fraudulent transactions resulting from counterfeit, lost or stolen cards, when the transactions are performed via the chip option.

### How do I use an EMV card to make a purchase?

Just like magnetic stripe cards, EMV cards are processed for payment in two steps: card reading and transaction verification. However, with EMV cards, you no longer have to perform a quick, fluid card swipe. Chip cards are read in a different way. Instead of going to a register and swiping your card, you are going to do what is called 'card dipping' instead, which means inserting your card into a terminal slot and waiting for it to process.

**Step 1:** With the front facing up, insert your card into the ATM or in-store terminal. When an EMV card is dipped, data flows between the card chip and the issuing financial institution to verify the card's legitimacy and create the unique transaction data. This process isn't as quick as a magnetic swipe. A little patience will be required. Do not remove your card until the transaction is complete. If you remove it too soon, your transaction will be cancelled.

**Step 2:** Follow the on-screen instructions.

**Step 3:** You may be required to enter your PIN or sign the sales receipt to complete your purchase. Always ask to process the transaction as a 'credit' when prompted for a PIN.

**Step 4:** When the transaction is complete, always remember to remove your card.

### Will I still have to sign or enter a PIN for my card transaction?

Chip-and-PIN cards operate just like the debit card you have been using for years. Many payment processors are not equipped with the technology needed to handle EMV chip-and-PIN credit transactions.

As with a magnetic-stripe card, you sign on the point-of-sale terminal to take responsibility for the payment when making a chip-and-signature card transaction.

### If I want to use my chip-card at a retailer that doesn't support EMV technology yet, will it work?

Yes. Your card is equipped with both chip and magnetic-stripe functions so consumer spending is not disrupted.

If you find yourself at a point-of-sale terminal and are not sure whether to dip or swipe your card, have no fear. The terminal will walk you through the process. For example, if you enter a card into the chip reader slot but the reader isn't activated yet, it will come up with an error and you'll be prompted to swipe the card in order to use it.

If you try to swipe the card instead of inserting it, an error will appear and you will be prompted to insert the card for chip processing instead.

If chip-card readers are not in place at a merchant, your EMV card can be read with a swipe, just like a traditional magnetic-swipe card. You can still conduct transactions, you just lose that extra level of security.

### Will I be able to use my EMV card when I travel outside the country?

Yes! The U.S. is the last major market still using the magnetic-stripe card system. Many European countries moved to EMV technology years ago to combat high fraud rates.

### Should I continue to notify you before I travel internationally?

Yes. The credit union will maintain our block on foreign transactions so you need to contact us in advance of your trip and we can set up your card to work while you are traveling and to ensure that legitimate purchases are approved.

Mail: \_\_\_\_\_ Pickup Lew: \_\_\_\_\_ Pickup Aub: \_\_\_\_\_

## Application for Central Maine FCU Debit Card

Replacement Fee \_\_\_\_\_ Fee Acct./SFX: \_\_\_\_\_

Name: \_\_\_\_\_

Street Address: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Account #: \_\_\_\_\_ Suffix (s): \_\_\_\_\_

### PRIMARY

Date: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

Social Security #: \_\_\_\_\_

Mother's Maiden Name (REQUIRED): \_\_\_\_\_

Home Phone: \_\_\_\_\_

Cell Phone: \_\_\_\_\_

Work Phone: \_\_\_\_\_

Employer/Occupation: \_\_\_\_\_

### JOINT

Date: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

Social Security #: \_\_\_\_\_

Mother's Maiden Name (REQUIRED): \_\_\_\_\_

Home Phone: \_\_\_\_\_

Cell Phone: \_\_\_\_\_

Work Phone: \_\_\_\_\_

Employer/Occupation: \_\_\_\_\_

By signing below, you acknowledge receipt of and agree to abide by the terms and future terms of the membership agreement, electronic funds transfer and cardholders agreement. You also acknowledge there may be fees with the use of the debit card.

Signature: \_\_\_\_\_