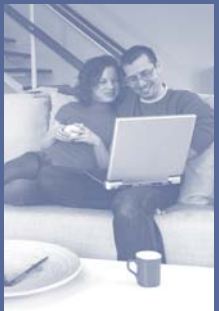


wecu VISA news

*Tips for shopping,
card safety and
fraud prevention*



January 2009

Online transactions

WECU's Card Services has seen a steady increase in attempts to dispute charges from transactions online. As most online transactions are completed using an electronic signature it is extremely important that you, the cardholder follow the steps below:

- Be sure that you are on a secure website.
- Pay attention to extra pop-ups and free offers while shopping online so that you do not inadvertently end up entering your information.
- If something is "Free" you should not have to enter your card number. If you enter your card number you have participated in a transaction and will, most likely, be charged by the merchant at a later date.
- Make sure to read the terms and conditions for a product or service before you make a purchase.
- Sometimes when making a purchase you are also agreeing to other products or services. Be sure to read the fine print when you accept an offer as we may not be able to dispute these additional products or services.
- If you decide to cancel a free trial or subscription you must do so within the merchant's specified time frame and in the manner required by the merchant.



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- Any transaction that you knowingly or inadvertently click to accept on the Internet is considered a valid transaction which you have participated in.



Visa Inc regulations require you to cancel with the merchant and then request a credit.

- If the merchant agrees to cancel your subscription and credit your account and doesn't, the Card Services Department at WECU can assist you in recovering any charge over \$10 through Visa Inc.

The Card Services Department is available Monday through Friday from 7:30am until 7:00pm to assist you in researching or disputing a charge on your account. Please contact us by phone at 360.676.1168 extension 7360 or by email at grp.cardservices@wecu.com.

Happy New Year
from your Card Services Department at WECU!

Your 1% cash back rebate posted to your Visa loan before the close of the January billing cycle.



Report lost or stolen cards as soon as you notice they are missing!

Within the USA:

Monday–Friday 7:30am–7:00pm Pacific Time:
Call 360.676.1168 x7360 or 800.525.8703 x7360
TTY 800.833.6388

After hours and weekends: Call 800.682.6075
Outside the USA call collect any time: 206.352.3482