

wecu VISA news

Tips for shopping,
card safety and
fraud prevention



March 2009

WECU focuses on preventing fraud

When you use your debit or credit card at a merchant location, such as a clothing store or restaurant, the business often uses a third party processor to transmit your card number. You have probably noticed that your card is swiped through a small machine. This is the device that transmits your card number to the processor, who in turn processes the transaction so the business can receive money for your purchase.

Recently, Heartland Payment Systems, one of the nation's largest third party card processors, was hacked into, leaving over 100 million card numbers across the nation vulnerable. If your card was part of the recent Heartland compromise, this means that your card information was stolen from their system as they were processing transactions for their merchant clients.

At WECU we make every effort to prevent fraud from affecting our members' accounts. When a WECU VISA card number is stolen we take immediate action to stop any potential fraudulent charges.

As soon as we received word of this recent information theft, our Card Services Department went into action. WECU follows the procedures below when Visa Inc. notifies us that one of our member's cards has been compromised.

1. WECU makes a business decision about when to block the member's current card. This decision is based on the information taken and whether fraud is occurring on any WECU cards. In the Heartland

continued from page 1

compromise, we have seen counterfeit card fraud on some of our members' accounts and therefore have been working diligently to block and reissue cards as quickly as possible.

2. A message is placed on the member's account alerting our staff that his or her card has been compromised and when that card will be blocked from further use.

3. A mailer is sent to each member involved in the compromise. The mailer includes the following information:

- The type of card compromised
- A notification that your new card has been ordered
- The date your current card will be blocked
- A request to check your statement and notify us of any unusual charges
- A reminder to contact any merchants that automatically charge your card so you can provide them with your new card information
- A contact number for the WECU Card Services Department should you have questions.

If you ever have any questions or concerns about your Visa Credit or Debit cards please contact your Card Services Department directly at 360.676.1168 extension 7360.



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



continued on page 2