

wecu VISA news

*Tips for shopping,
card safety and
fraud prevention*



May 2009

Smart shopping pays

*"Grant me profits only, grant me the joy of profit made,
and see to it that I enjoy cheating the buyer"*

-Ovid 43 B.C.

The ancient Roman poet Ovid may have celebrated unscrupulous business practices, but most consumers do not. Follow these simple tips to help you get the most from your shopping dollars.

Become an advertising critic.

Advertisers may use "puffing" to sell a product - a practice that legally allows a certain amount of exaggeration.

Buy rationally.

Before making a major purchase compare prices and avoid impulse buying. Question your need and desire for each item. Avoid shopping when you are hungry, tired, depressed, rushed, or distracted.

Be on-guard when online.

Only buy from secure Internet sites (particularly if you are paying with a credit card) and read the privacy policy. Review return, refund, and shipping and handling policies. As with any delivered item, request that the shipper receive a signature before leaving a package on your doorstep, or have it delivered to your office.



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Know the warranty.

Some are verbal (usually worthless, unfortunately), some implied (that your refrigerator will indeed keep food cold), and some are written. Federal law does not require written warranties, but most come with major purchases. Understand it and save it in a safe place. "Extended warranties" are actually service contracts that you have to pay for (warranties are free). To determine if you really need one, weigh the cost of the service contract against projected maintenance and repair bills.

Nervous about a purchase?

Check with the Better Business Bureau for past complaints against a seller or manufacturer before you buy. Happy Shopping!



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WECU's Card Services Department would like to remind you to keep a file for your transaction receipts for large purchases and hang onto those for smaller purchases at least until the charge debits your account.



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