

Protect Your Personal Data

Credit and debit card fraud involves the unauthorized use of another person's card information to make purchases from their account or access funds.

Card fraud occurs through a variety of channels, including online scams, data breaches, and card or mail theft. Know how to defend yourself and rest assured GNC Community Federal Credit Union is continually monitoring for threats and suspicious activity. Luckily, there are a number of things you can do to protect yourself.

Be Careful with Your Card Information - Use your Card Wisely

Record your card and account numbers along with expiration date in a safe place at home. Include the phone number for each card company so you can report fraud and minimize damage quickly

Carry only the cards you need so there is less for a potential thief to take and fewer cards you'll have to freeze if your wallet is lost or stolen.

Never sign a receipt leaving lines such as the total, blank. The information on a blank receipt may be changed after you have already signed it. Drawing a line through any blank spaces will help.

Watch your card during a transaction if possible and make sure you get it back.

Shred documents containing personal information before throwing them away.

Never give your account number to anyone on the phone unless you initiated the call to a company you know to be reputable.

Look for irregularities with an ATM before using it, especially with the card slot. If it looks odd, it may have a "skimmer" that is being used to capture your credit card information. If you notice it after you've inserted your card, alert the card issuer and the place you are using your card.

What to do in Case of Fraud

If your debit or credit card is lost or stolen or you suspect you're a victim of fraud or identity theft, call GNC Community FCU immediately on our 24-hour service line. For Debit cards call 1-866-842-5208 and for the Visa Debit card call 1-800-847-2911 so we can put an immediate hold on your account

What We are Doing For You

Using the state-of-the-art fraud prevention systems, dedicated staff members who monitor your account for fraud and unusual activity. We will notify you of any suspicious activity and follow strict safeguards when mailing out cards and statements to verify your identity whenever you call in. To be certain that we reach you quickly, please make sure we have your updated contact information. In addition, our Zero Liability policy ensures that you won't be responsible for false charges to your account

If you plan to travel internationally or domestically, please call so we can add the travel notification as an added safeguard. This allows you to use your debit/credit cards when our fraud monitoring would normally question any purchase you will make while traveling.