

# Visa CREDIT Card General Guidelines

## General Account Information

### Phone Numbers and Addresses

**It is very important to keep us up-to-date with your correct address and phone number.** Card reissues/replacements may be returned or lost if we do not have your correct address. If there is a problem with your card and we are not able to contact you, we may have to block your card.

### Activation

To activate your card, you must call the activation number from your PRIMARY telephone number. Your primary telephone number is what we have on file for you (landline or cell). This needs to be kept current at all times to avoid issues with card activation.

### Expiration

Please be certain to check your expiration date. Credit cards generally issue around the 25<sup>th</sup> of the month before the card expires. For example, if your card expiration date is 11/23, it will reissue around 10/25/2023 and will take 7 – 10 business days to arrive.

### Signature On Back Panel

Maine Highlands Federal Credit Union advises you to sign the signature panel on the back of your card. The card must be signed in order to be valid. VISA considers a signature panel with the words 'See I.D.' or equivalent language to be invalid.

### PIN

Your PIN (personal identification number) should be kept in a secure location. It is your responsibility to maintain its security. To ensure this security, do not write your PIN on your card, do not keep your PIN with your card, and do not share your PIN with anyone.

A PIN reminder can be sent to you if you have forgotten your PIN.

### Denials

Your card can be denied for a number of reasons. If your card is denied and you don't understand why, it is best to contact us at 207-924-5544 or 888-806-6920 rather than to continue trying.

### Closing Your Card

Cutting up your card does not prevent activity. In order to stop charges or fraud activity, you **MUST** contact Maine Highlands FCU to close your card.

### Credit Card Counseling Assistance

If you would like information about credit counseling services, call 888-806-6920.

## Card Limits

### MHFCU Limits

- Up to 5 ATM withdrawals or \$1,005.00 per day (\$305.00 per transaction)
- Up to 9 card-not-present transactions (maximum \$5,000.00 per day) pending available credit limit

All other transactions pending approval up to the cardholders available credit limit.

## Fraud

### Fraud Alert Management

We will receive an alert when there is a chance your credit card shows unusual activity. When this happens, your card may be blocked and either Fraud Alert Management or Maine Highlands FCU will attempt to contact you for verification.

### Safety Tips That Can Reduce Your Exposure To Fraud

- Monitor your account(s). Digital Banking and e-alerts are great tools to use for up-to-date information. You can also access your transaction history, statements, and balances under VISA TRANSACTIONS in the Digital Banking platform. Contact us if you would like more information on these services. Report any unauthorized transactions.
- Only carry the cards you intend to use. Leave the others at home in a safe place.
- Do not trust text messages, emails, or direct telephone calls from unknown persons, especially if they ask for personal information, such as your card or account number. Do not give your account number to anyone on the phone unless you've made the call to a company you know to be reputable. We will contact you whenever there is suspicious activity on your account via telephone, mail, or Digital Banking message.
- Care should be given when giving out your card numbers. There are many scams out there. For example, if something says it is FREE, and it is asking for your card number, it generally isn't free. Carefully review websites and merchants before giving out your card numbers. We recommend you never give your card number to anyone who calls or e-mails you. Once a merchant has your card numbers, they have access to your account.
- Beware of trial memberships. These are often a type of subscription that will charge your account on a regular basis.
- Beware of Facebook ads. It is not unusual for scammers to offer amazing deals on products from known merchants. Unfortunately, if a shipment is even delivered, it is usually an item of lesser value than what was purchased.
- Never approach an ATM if anyone is lingering nearby. Never use an ATM if you see loose or wobbly parts attached to the face of the ATM or a dramatic change in the appearance of the ATM since your last visit. If you feel uneasy, go to another ATM location where you feel safer.
- If your card is captured inside of an ATM, call us immediately. It is likely the terminal owner will destroy your card.
- If you suspect that your card may have been compromised, contact us to block your current card. We will then issue you a new card with a new number.
- If possible, designating one credit card with a lower limit for online purchases only is suggested because it limits exposure.

- Avoid using computers over which you do not have full control. This includes any public venue that provides WI-FI or any public computer with internet access.
- When providing your card for payment, be sure it is returned to you. Also, verify it is your card. Many businesses process several cards at once and could accidentally return someone else's card to you.
- Check your receipt before signing to make sure it is for the correct amount.
- When shopping online, do not store your login credentials or your card information on websites.
- Ensure your login credentials (user IDs and specifically passwords) have secure, complex passwords that are difficult to guess (ex: minimum of 9 characters long using a combination of uppercase and lowercase letters, numbers, and characters). It is good practice to change these periodically.
- Ensure that computer protections are current (ex: firewalls, anti-virus software, etc.)
- Do not write your PIN on your card and do not "loan" your card to another user.

## Traveling With Your Card

### Domestic and International Travel

Maine Highlands Federal Credit Union makes every effort to accommodate cardholders during their travels.

- **Notify us of your destination and dates of your trip.**
- For ATM use, make sure you know your PIN before embarking on any trips.
- Make note of your 16-digit card number and keep it in a safe place separate from your cards.
- Know your daily card limits, as well as your total credit limit.
- Check your card's expiration date before your trip.
- Never travel with only one means to access your money.
- Ask us about Shared Branching locations available on your journey.
- You can use your card anywhere that accepts VISA. This also means you should be able to do a cash advance at financial institutions that accept VISA.
- Monitor your accounts regularly; more frequently if traveling.
- If any suspicious transactions occur outside from your normal spending pattern, your card may be blocked. **It is very important that you contact us before you leave.**
- If you are traveling to a foreign country, particularly in Europe, merchants are more familiar with accepting EMV chip cards (cards with an embedded chip) than magnetic-stripe cards. Maine Highlands FCU offers EMV chip cards. Contact us for details.
- **VISA does require that magnetic-stripe cards be accepted everywhere VISA is accepted.**
- Research the current exchange rate for your destination to compare VISA's competitive rates to those offered by foreign exchange bureaus.
- Keep our telephone number handy in case you need to contact us in emergency situations 207-924-5544 or 888-806-6920.

## **Lost or Stolen Cards**

Contact us immediately if you feel your card is lost or has been stolen.

### During Business Hours

207-924-5544 or 888-806-6920

### After Business Hours – Credit Cards

Inside U.S.

**1-800-991-4961**

Outside the U.S.

**1-727-570-4849**