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Only conduct transactions when and where you feel secure. If anyone tries to distract you, complete what you are doing and retrieve your card before doing anything else. If you cannot retrieve your card, call your credit union immediately.

9

In a proven case of fraud, victims are protected by the Canadian Code of Practice for Debit Card Services and will not suffer any financial losses. The Code is available on Industry Canada's web site at: <http://strategis.ic.gc.ca/SSG/1/ca01581e.html>. Each case is reviewed on an individual basis by your credit union.

Remember, safety comes first. Cardholders should not take unnecessary risks.

For more information about the *Interac* shared services or PIN security tips, visit www.interac.org



PINL2L



Protect
Your
Money



Be PIN Smart...



Canadians use their debit cards millions of times each day for purchases and cash withdrawals from Automated Teller Machines (ATMs). In fact, Canadians are one of the biggest users of debit and ATMs in the world. With the *Interac* shared services, cardholders have convenient access to their cash 24 hours a day, seven days a week.

While *Interac* shared services are among the most secure in the world, debit card fraud can occur. *Interac* Association and its members continue to work together to protect cardholders from debit card fraud.

Cardholders can help keep their money safe by protecting their debit cards and Personal Identification Number (PIN) and by following these important steps:

1

Use your hand or body to shield your PIN when you are conducting transactions at an ATM or at the point-of-sale.

2

Never let your debit card out of your sight when conducting a transaction at the point-of-sale. Only allow your card to be swiped once and always remember to take your debit card and transaction record with you once your transaction is completed.

3

Regularly check your statements and balances to verify all transactions have been properly documented. If entries do not accurately reflect transaction activities, for example, if there are missing or additional transactions, you should contact your credit union immediately.

4

If your debit card is lost, stolen or retained by an ATM, notify your credit union as soon as you become aware of the problem.

5

Your debit card and PIN are the keys to your account(s). Never disclose your PIN to anyone or you could be liable for losses. You are the only person who should know it. Keep your card in a safe place and never lend it to anyone.

6

Memorize your PIN – it's your electronic signature. If you suspect that someone knows your PIN, change it immediately or contact your credit union to cancel the card, and obtain a new card.

7

When selecting your PIN, never use obvious information. You could be liable for losses if you create your PIN by using your telephone number, date of birth, address or social insurance number.