CREDIT / DEBIT CARD COMPROMISE

FREQUENTLY ASKED QUESTIONS

CHARTER OAK
CREDIT UNION

What does card compromise mean?
Card compromise means that credit/debit card information may have been obtained by unauthorized individual(s). Most compromises involve a criminal gaining unauthorized access to a merchant's or card processor's computer system (sometimes referred to as "hacking" into or installing "malware" to capture data on a system).

Where did the breach occur?
The name of the merchant or processor where the breach occurred is rarely released by Visa. In very large breaches which affect millions of cardholders, the name is usually made known to consumers by the merchant or company.

What kind of information was obtained?
Information encoded on the card pertains strictly to the card, potentially including the card number and expiration date. Confidential information such as Social Security Numbers, driver's license numbers, addresses and dates of birth are not stored on the Visa Card.

Does this mean someone is using my card?
Not necessarily. This means that your card number could potentially be used by someone. Monitor your account and report any fraudulent activity to us immediately.

Will I get a new card?
It depends on the circumstances of each compromise. In most cases, you will get a new card. If Visa determines the risk level to be low, you will simply need to monitor your account for unauthorized charges. The mailed notice you receive from us will say whether or not your card will be replaced

If I get a new card, will the PIN be different?
Yes, a new PIN is generated and the card number is different. You will receive the PIN within 3 to 4 days after you receive the card. For security purposes the PIN is mailed separately from the card. You can change the Debit/ATM PIN at any of our branch offices. A credit card PIN can be changed at an ATM.

How do I activate my new card?
You can activate your new card by calling the number received with your card.

Will I be charged a card replacement fee?
No, under these circumstances, we do not charge a card replacement fee.

How long does it take to get the new card?
You will usually receive your new card within 10 days of the compromise notice.

Will my old card still work?
Your old card will continue to work for at least 10 days after the date on the compromise notice from us.

What if I'm leaving for a trip before the new card arrives?
We can leave the old card open until you return and activate your new card if you call us to make these arrangements.

What if I don't want to leave my old card open until I receive the new one?
You can call us at **860-446-8085 or 800-962-3237** or the card processor at **800-472-3272 (Debit/ATM)** or **800-325-3678(Credit)** or come into any branch and we will deactivate the card immediately.

What if I have preauthorized debits to the compromised card number?
Contact the merchant when you have received and activated your new card and give them the new card number and expiration date. You may be able to use the merchant's website to update this information.

What can I do to keep this from happening again?
Unfortunately, we have no way of stopping criminals from "hacking" into merchants computer systems. While the possibility of a card being used fraudulently is low, we recognize the inconvenience members face when this happens. We will assist you in getting fraudulent activity removed from your account.

What security precautions should I take with my Visa Card?
Always know where your card is, and if you misplace it, call us immediately so we can block the card. (If we're not open when you realize your card is missing, call **800-472-3272** (**Debit/ATM**) or **800-325-3678 (Credit)**. Never write your PIN on or near the card. Monitor your statement for activity you didn't authorize. Never give your card number to anyone over the phone unless you know who you are dealing with. When using your card on the internet, use reputable companies to make your purchases.

If fraud does occur on this account, what should I do?
Follow these steps:

1) Contact the credit union or card processor at one of the above numbers for your type of card to report the fraud and have the card blocked.

2) You will be instructed on what steps will be required to file a fraud claim.

3) Contact the merchant that charged your account and let them know that the charge was fraudulent. In any case, we will need the merchant name, name of person you talked to, date you contacted the merchant, date and amount of fraudulent charge, merchant's response to you, and any other details that would assist our investigation.