

mycu.ie



# FRAUD ALERT

## Stay Alert Against Scam Texts, Emails or Phone Calls

Anyone can be the target of financial fraud and scams, and at any time. Your best defence is to stay informed, alert and secure.

The Credit Union will **NEVER** contact you asking for your MYCU Debit Mastercard® details. To protect your MYCU current account from fraud, please remember:

### The MYCU Card Services Team will:

- **NEVER** send you a text containing a reminder of your PIN unless you have asked them to.
- **NEVER** call you asking for your MYCU Debit Card details.
- **NEVER** call you asking you for the one-time authorisation code that has been sent to your phone.

Our dedicated MYCU Card Services team uses text messages to communicate with our members if they are querying a suspicious transaction on your MYCU account. These texts will **NEVER** contain a link asking you to disclose your MYCU Debit Card details, but you will be asked to ring the MYCU Card Services Team on **+353 (1) 511 94 94** - the number on the back of your MYCU Debit Card.

### As a Cardholder, you should:

- **NEVER** give your MYCU Debit Card details to anyone, unless you are performing a transaction you instigated with a retailer you trust.
- **NEVER** respond to an email or text asking for your MYCU Debit Card number.
- **ALWAYS** keep your MYCU Debit Card in a safe place. Report it to the Credit Union or the MYCU Card Services Team immediately if it is lost or stolen.
- **ALWAYS** keep your PIN safe. Do not write it down, keep it with your card or give it to anyone. The Credit Union or our MYCU Card Services Team will never ask you to disclose your PIN.
- **ALWAYS** cover your PIN when making in-store purchases or using an ATM. Use your free hand or your wallet to shield the PIN pad as you enter your PIN.
- **ALWAYS** keep your MYCU Debit Card in sight when paying for goods or services. If the till is not nearby, go with the staff member to make the payment.
- **NEVER** use unsecured public networks when shopping or banking online. Unsecured public Wi-Fi networks are hotspots for fraudsters.

If your MYCU Debit Card is lost, stolen, compromised or you notice a suspicious debit card transaction on your account, contact the MYCU Card Services Team on **+353 (1) 511 94 94** immediately.

For further information to protect yourself against fraud, visit the MYCU.ie website or refer to Fraudsmart.ie.

V1\_05\_2022