

Do NOT Provide Debit Card Information to Anyone You Do NOT KNOW & TRUST to Prevent Losses!



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To protect your and all members' money, ensure you know and trust the person you do business with!

Before you use your debit card information and authorize a purchase or payment with an electronic fund transfer (EFT) on an account with us, please be certain **you know and trust** the person or vendor you are doing business with. Once you authorize the purchase or payment, you are financially responsible for the EFT transaction. Common examples where you are responsible for EFTs you authorize are when you 1. purchase something even if you are deceived about or unhappy with the purchase, 2. authorize a payment to a person or business even if the person or business deceives you about who they are, or 3. allow family members or friends to make payments or purchases and they make a payment or purchase you're unaware of. In all these instances, you are responsible for these EFTs. **MSA 5.a.**



As important, **never provide** your debit card information by phone, online or in-person to anyone to assist you with a payment, purchase or technical matter (especially if they contact you first) unless you **know and trust** the person, since you may be responsible for those transactions as well.

There are two very important reasons to ensure you know and trust anyone you share your debit card information with. First, if you are responsible for the transaction, we cannot credit the account you have with us for the purchase or payment because you authorized the transaction. Second, even if you are not responsible for the transaction, typically we cannot recover the money because the person who obtained the money or the money itself is gone. In that case, any money credited to you comes from the credit union, which is owned by all members. Therefore, to protect all members' money, we must strictly hold each member responsible for her or his authorized debit card transactions. **MSA Electronic Funds Transfer Disclosure**



If you have any questions about using or providing your debit card information or your responsibility for transactions, please contact us at the information above at your earliest convenience and we will be happy to assist you. **MSA 1.d.**

Thank you again for being a valued member.
We greatly appreciate it and you!

Questions? Please contact us anytime we're open for business!