

Get to Know Your Southern Chautauqua FCU Debit Card!

Get one of our exclusive debit cards when
you open a checking account!



Available
only at



Fraudulent Charges

Don't Panic

You are protected in the event of fraud.
Consider subscriptions or "free" trials you may have signed up for & forgotten about, or a charge that may have posted a few days after you made the purchase.

Contact the Merchant

Required by VISA prior to any dispute.
Confirm that the charge was, in fact, fraudulent. Attempt to contact the merchant by phone, website, or email to cancel or refund the transaction, if possible.

Notify the Credit Union

Call or text the Credit Union at (716) 665-7000, or stop into any branch to notify the Debit Card/Fraud Dept. and order a new debit card. Allow 5-7 days shipping for your new card.

Activating Your Debit Card



IMPORTANT NOTICE: For security reasons you must call us to activate this card. It cannot be used until it has been activated. Please call

Call the
number on
the sticker

- Use the phone number you listed as your primary number on your account (probably your cell)

Enter your
debit card
number

- You'll need the last 4 digits of your Social Security # to verify your identity

Set
new PIN

- Make sure it's easy to remember but hard for others to guess

Debit Card Use & Limits

\$3,000

Daily Total Purchase Limit for making purchases in a store or online **Limit of 20 transactions in 24 hours*

\$1,010

Daily Automatic Teller Machine (ATM) Withdrawal Limit
**Limit of 10 ATM transactions daily, including inquiries*



- Use your debit card & PIN to get cash
- Check your account balances **ATM may not reflect most recent transactions*
- Transfer money between accounts

If you need to exceed either of these limits on a particular day, call or stop into the branch and we will help you.



Download Our Free Mobile Apps



Add your debit card to Apple Pay, Google Pay, or Samsung Pay mobile wallets



Check your balance
Transfer funds between accounts
Deposit checks
Pay Bills

Traveling with Your Debit Card

- Your debit card is always monitored for signs of unauthorized use.
- Text or call the Credit Union at (716)665-7000, or stop into a branch **before you travel**, to prevent your card from being shut off during your trip. We will verify the time and locations you are traveling to and update your account with a phone number where you can be reached while traveling.
- Fraud services may call from a **1-800** number to verify your purchases.



Lost of Stolen Debit Card?

- Call or text the Credit Union at (716) 665-7000, or stop into one of our branches to report the loss.
- Order a new card or ask for a temporary instant-issue card to use until your new one arrives.
- **NEVER** give out your PIN. If you suspect that someone else knows your PIN, call us or stop into any branch to have it changed.

How to Find a Free ATM

- Go to any Southern Chautauqua FCU branch, except school branches
- Go to **any 7-Eleven** in Western New York
- Look for any ATM with the Co-Op Logo
- Download the Co-Op ATM Locator App on your mobile phone
- Visit www.co-opnetwork.org/atm-locator



(716) 665-7000
www.665-7000.com