Frequently Asked Questions Regarding a SECU Card Reissuance Due to Compromise

1. What is a compromised card? What happened that my card is considered compromised?
   a. ‘Compromised card’ refers to card data that was stored at a merchant location or a processor and was illegally obtained by an outside source. It does not mean that the information was used to perform fraud.

2. Does this mean I have fraud on my account?
   a. No. It simply means your card was involved and therefore could be at risk for fraud.

3. Why did SECU decide to reissue my card?
   a. SECU decided to proactively reissue cards to protect our members and prevent possible future fraudulent activity. We appreciate your patience and understanding during this process.

4. Debit Card Only----Will you reissue only my debit card or all cards associated with my account(s)?
   a. Each debit card linked to your accounts is issued with a unique account number. We are only reissuing the numbers involved in the compromise.

Credit Card Only----Will you reissue only my credit card or all cards on the Visa account
b. Visa accounts with multiple cards all share the same account number; therefore we will reissue all of the cards on the Visa account.

5. What do I do when I receive my new card?
   a. Debit card: Your new debit card and new personal identification number (PIN) will arrive in separate mailings, to ensure security. Please be on the lookout for both mailings. Your new card will have a new account number, and will need to be activated so that it operates for both signature and PIN transactions.

   This is a two-step process:
   1. To activate your card for signature transactions, simply call the toll-free number as indicated on the card and follow the instructions.
   2. To activate your card for PIN transactions, please complete a transaction that requires you to use your new PIN. This can be done at an ATM, or by purchasing gas, or anywhere your PIN is required. If this activation is not completed, your PIN transactions could be declined.

Under certain circumstances, merchants are able to choose whether to process your transaction through the PIN or signature network. This could take place at a fast food restaurant, for example, when you swipe your card and aren’t required to enter your PIN or sign for your purchase. It could also happen when you use your card for online transactions. If your card has not been activated for PIN transactions, your transaction could be declined.

b. Credit Card: Follow the instructions to activate your card and start using it. Be sure to destroy your previous card. Remember to replace the old card number with your new card number for any scheduled pre-authorized transactions linked to the old card.
6. What should I do if I do not receive my new PIN?
   a. **Debit card:** If you do not receive your PIN, please contact SECU at 800-879-7328 to have your PIN reset. SECU will follow standard procedures to reset the PIN to year of birth or advise the member to visit a branch to see a SECU employee to select your own PIN.

   b. **Credit card:** Please contact SECU at 800-879-7328 to have a PIN reminder sent out.

7. Will my PIN be the same as my old card? Can I change my PIN back to my old PIN?
   a. **Debit Card:** No. You will be issued a new PIN for your debit card. You may change your PIN on your debit card by calling 800-879-7328 and following the prompts, or you may go to a SECU ATM to change it.

   b. **Credit Card:** No. You will be issued a new PIN; however, you can change your PIN by calling 866-297-3408.

8. What if I have pre-authorized transactions set up on my old card?
   a. It will be necessary to update all pre-authorized transactions with the new card number.

9. If I change my PIN on my existing debit card, will that eliminate the risk on my current card?
   a. No, since credit transactions do not require a PIN. Please keep in mind, a debit card has the potential for both debit purchases (PIN-based) AND credit purchases (signature-based). Changing only the PIN does not stop fraudulent activity from occurring on the credit side.

10. Is there a charge for my new card?
    a. No, there is no charge for cards reissued as part of a compromise.

11. What if a fraudulent charge clears my account and I don’t have money to cover my bills?
    a. As with any fraudulent transaction, you have Zero Liability for those fraudulent charges. Upon proper notification of the fraud, SECU will credit your account.

12. When notified of a compromise, do all financial institutions block and replace cards?
    a. No. It is a decision by the institution’s leadership to determine if and when to block and replace cards.

13. What can I do to keep this from recurring?
    a. In today’s environment it has become common for merchants to experience system compromises. SECU has sophisticated systems in place to monitor accounts for suspicious activity. We also offer debit card mobile alerts to safeguard your accounts.