



# We're All About SAFETY

At Rally, we make it a priority to ensure safe and secure transactions, no matter where you are. Here are a few tips for staying on top of it all.

## Let Us Know if You're Traveling

We limit debit card use and block suspicious activity in locations that have a high rate of fraud incidents. Let us know your travel plans in advance to minimize (or prevent) any inconvenience. As a member, you can still use your Rally debit card by conducting a PIN transaction. In the event your debit card is denied or for more information, please use the Card Control within Online/Mobile Banking, call Member Services, or visit one of our offices to request your card be granted temporary access.

## ATM/ITM Debit Card Safety

When using your debit card at any location in the Rally network of ATMs and ITMs, you can reduce your fraud risk by following these recommendations:

- ✓ Treat your card like cash. Keep it in a safe place.
- ✓ Keep your PIN a secret and block the view of others when using it.
- ✓ Do not disclose card information over the phone or in response to an unsolicited email, text, etc. No one needs to know your PIN, not even your financial institution.
- ✓ Make certain your internet shopping sites are secure. (Ex: making sure a web address begins with "https:")
- ✓ Carefully review your account statements for unauthorized transactions.
- ✓ Report a lost or stolen card immediately.
- ✓ Use our Card Control within Online/Mobile Banking to enable/disable a lost or stolen card instantly.



## Security Tips When Using ATM/ITMs

If anyone or anything appears suspicious in the area, cancel your transaction and leave the area at once.

Go to different ATM/ITM if it is poorly lit or is obstructed from public view. Consider bringing a companion when visiting at night.

Have your card ready to speed up your visit. Don't let anyone see how much money you withdrew, and never count your money at the ATM/ITM.

Never allow a stranger or anyone else to assist you or enter your PIN while conducting a transaction.

Use your body to block the view of anyone nearby when using the ATM/ITM.

Look for possible fraudulent devices attached to the ATM/ITM. Do not use a machine that looks different or has attachments to the card slot or PIN pad. If you notice unusual messages or are asked to enter your PIN twice, leave immediately.

Keep doors locked, windows up and engine running when waiting in line for a drive-up ATM/ITM. Leave enough room for a quick exit if necessary.

If anyone follows you after your visit, go immediately to a crowded, well-lit area and call the police.

Be sure the transaction is complete and you have received a receipt before leaving. If you received cash back, put it away before leaving the terminal.

## Tips for Online Awareness

Phishing email messages, designed to get you to reveal personal information, are more sophisticated than ever. We want you to be aware of red flags before you consider answering or clicking on a link in an email. Check to see if there are misspelled words or strange language, links or attachments—even if the message is supposedly from someone you know. Don't click on anything until you confirm it is a valid email from the sender.

### Basic Tips to Remember:

- ✓ Be suspicious of unexpected messages directing you to click on a link or to open an attachment.
- ✓ Your Web browser is your primary tool for using the Internet, so keep it updated with the latest security patches from the vendor.
- ✓ Antivirus software is an important tool to safeguard your computer or other device, so make sure it is always enabled and contains the latest virus updates from the manufacturer. Free anti-virus helps but is often not enough protection. Paid anti-virus services are more comprehensive.
- ✓ Don't trust a site just because it claims to be secure, make sure you are purchasing merchandise from a reputable source.
- ✓ See consumer guidance available from [www.consumer.ftc.gov](http://www.consumer.ftc.gov) or [www.texasattorneygeneral.gov/consumer-protection](http://www.texasattorneygeneral.gov/consumer-protection)

## Learn More

Visit us at [rallycu.com](http://rallycu.com) today.



## Important Numbers

### ➤ To Suspend a Lost or Stolen Card:

Monday-Friday 8am-5pm:

**1-800-622-3631**

Weekends or after 5pm CST:

**1-800-472-3272**

Or use the Card Control within Online/Mobile Banking

### ➤ Activate a New Debit Card:

**1-800-992-3808**

Must call from the phone number listed on your account. Cards can also be activated by performing a PIN based transaction such as an ATM withdrawal.

### ➤ Suspect Fraud:

Call Rally to discuss:

**1-800-622-3631**

Fraud text alerts come from **20733**

### ➤ To Verify or Dispute Charges:

**1-800-279-2674** (English)

**1-877-273-5901** (Spanish)