

In order to access your account(s) via an ATM/debit card, both the card and your Personal Identification Number (PIN – considered your electronic signature) are required. Therefore, in order to safeguard your accounts, there are a few key items that you may want to keep in mind.

DOs AND DON'Ts OF SELECTING A SAFE PIN

- DO select a combination of numbers that you will easily remember based on information only YOU would know.
- DO NOT select numbers that could be easily guessed or obtained. Examples of what NOT to use include your birth date, street number, telephone number, etc.
- DO memorize your PIN!
- DO NOT write down your PIN in any form even if you think it is well disguised.
- DO NOT disclose your PIN to anyone including friends, family, financial institution employees, law enforcement agencies, or the store employee who is simply trying to help you with your transaction.
- DO change your PIN periodically for additional security.

HOW TO PROTECT YOUR PIN

- Use your hand or body as a shield to prevent others from seeing you enter your PIN – don't worry about appearing too cautious.
- Make sure your ATM/debit card is always within full view during a transaction at an ATM or POS terminal. (Take special note at the POS that your card is swiped only once).
- Don't become distracted while completing an ATM transaction.
- Trust your instincts. If you sense something is wrong or feel insecure in any way when approaching an ATM, DO NOT use it. Better safe than sorry.
- Don't be afraid to ask the people in line behind you at the cashier or ATM to step back if you feel you're being crowded.
- Remember to collect your card AND your transaction slip, regardless of amount, before leaving the ATM or POS. (You may need the record should you have any questions regarding this transaction at a later date).
- Verify that the card you're given back is yours before you leave.

PROTECT YOUR DEBIT CARD

IMMEDIATELY contact COMTECH Credit Union at 1.800.209.7444 during regular business hours or our hotline number at (416.614.4466) after hours to report a lost or stolen ATM/debit card, when your ATM card has been captured by an ATM, you see suspicious transactions on your account, or if you suspect that someone knows your PIN.

RESPONSIBILITIES AND LIABILITIES

COMTECH Credit Union makes every effort to ensure the security of your ATM/Debit Card and PIN. We will deactivate the card immediately upon notification from the member that the card has been either lost or stolen.

Please see <http://strategis.ic.gc.ca/SSG/1/ca01581e.html> for specific designation of liability as laid out by the Canadian Code of Practice for Debit Card Services.