

# E Newsflash

SCORE Federal Credit Union • November 2006 • [www.scorefcu.com](http://www.scorefcu.com)

## FINANCIAL SAFETY during the hectic holidays

Along with the ribbons, laughter and family gatherings, the holidays also bring hours of shopping for gifts, decorations, and dinner parties. The shopping malls and stores are bound to be crowded. The following are a few precautions to keep in mind when making debit card purchases.

- Check the area around the Point of Sale (POS) Device. Scan the area briefly as you approach the cashier to ensure no electronic surveillance cameras are directed toward the POS device.
- Have your card ready in your hand before you approach the POS device.
- Stay focused—never allow anyone to distract you while you are making the transaction.
- Shield the keypad as you enter your PIN; obstruct the view of your PIN as it is entered.
- If there is a delay, time out, the transaction is cancelled, a second attempt is made to complete the transaction, or if you're prompted to enter your PIN a second time, make note of the date/location and check your monthly statement to ensure a double debit hasn't occurred.
- If you requested cash back on the POS transaction, make sure you have received the cash, verifying the transaction amount.
- Never let your card out of your sight during a transaction. Follow the merchant or waiter if they move to another area to swipe your card.
- Carefully secure your card and/or cash before leaving the counter. Don't forget to take your card with you!

*-Excerpts from POS Customer Guide by the ATMIA Debit Council*

## THE PERFECT GIFT Visa Gift Card

Everyone has one or two people on their shopping list that are tough to buy for—they have everything or claim they don't want anything. Meanwhile, you're stumped with no clue of what to buy. End your search and get them a VISA Gift Card from SCORE, it makes a perfect gift and a great stocking stuffer.



## NEW LOOK TO STATEMENTS

SCORE is now using a new statement processor. Starting in January, mailed statements will have a new look. If you receive E-Statement, your statement will come from a new URL address.

## Calendar

**The credit union will be closed in observance of the following holidays:**

CHRISTMAS DAY • Monday, December 25, 2006

NEW YEARS DAY • Monday, January 1, 2007

MARTIN LUTHER KING, JR. DAY • Monday, January 15, 2007

