



Name Change Update

It's a tremendous undertaking, but the rollout of the new Securityplus FCU brand is moving ahead well. You will see the new name more and more throughout the first quarter and into the second quarter in our mailings, Web site and *Sharing Times* newsletter. New signage is also being prepared for all branches and ATMs. Wherever possible, we are using up existing stock of forms, receipts and printed materials in an effort not to be wasteful of materials or money. Nevertheless, we are taking great care to consistently associate the new brand with our traditional products and services as well as our latest and most innovative offerings.



Safe Travels with Your VISA Card

There are a number of layers of security in place when it comes to the use of your VISA® credit card. Perhaps

no time is more important to understand how they work than when you are at your most vulnerable...on the road.

You've probably seen news reports recently about the variety of scams, hacking incidents and lost customer information that affect credit card customers and issuers. A great number of these security breaches, and subsequent fraudulent transaction activity, come from outside the United States. For this reason, VISA processors worldwide will occasionally identify large numbers of fraudulent transactions coming from a particular country and, in order to minimize losses, the country will sometimes be "blocked". This means that no transactions originating from that country will be approved until the processors feel that the amount of activity has subsided to an acceptable level.

A second layer of protection lies in the number of approved transactions in a par-

ticular day. In order to control the number of fraudulent transactions that can be attributed to a certain card, there is a limit of 10 transactions per day allowed with your VISA credit card (this limit is raised to 15 during the holidays). Because fraudulent transactions are often processed very quickly, sometimes within seconds of one another, this will help to limit the impact on the cardholder and the credit union.

When you plan to travel abroad, please take a moment to log onto www.securityplusfcu.org and click on the "VISA Security Updates" link in the News You Can Use section. Here you will find listed all countries that are currently "blocked" from processing transactions. If you plan to travel to any of the countries listed, please call Karen Haskins at 410-281-4378 before you depart and ask that your card be excluded from this block. This will ensure that your credit card will be available when you need it during your travels.

Please keep an eye out for subsequent *Sharing Times* articles regarding your financial security.