



## IMPORTANT INFORMATION ABOUT YOUR BEEHIVE VISA CARDS

Dear Member,

Debit card and credit card fraud continues to climb. Losses for credit card fraud are passed on from the credit card company to the financial institution that issued the card. In the case of your Beehive Credit Union Visa Debit Cards and Credit Cards, that means your credit union must absorb those losses.

Beehive Credit Union is taking several measures to combat fraud:

- **Because many fraudulent transactions occur in foreign countries, Beehive Credit Union has blocked access to certain destinations. If you are planning to travel outside the United States, please contact the credit union for information and assistance in ensuring trouble-free access to your funds.**
- Daily limits are in place for Debit Card withdrawals from ATMs.
- Daily limits are also placed on Debit Card transactions. **If you typically make large purchases with your Debit Card, please contact your branch during regular business hours and we will review your account for a higher limit.**
- Beehive is also monitoring Visa Credit Card and Debit Card transactions. In the event a transaction looks suspicious, it may be declined or held. For example, suppose your Visa account shows charges in Salt Lake City and New York City on the same day. The monitoring process may decline the New York City transaction. **You may also receive a phone call asking you to authorize the transaction.**

Fraud claims are generally not the fault of credit union members. Thousands of prudent and careful people are the victims of plastic card fraud everyday. However, there are many ways you can combat fraud. Here are a few suggestions:

- Review your account frequently. If you still receive paper statements, check them promptly. Sign up for Bee-Online Internet account access and check your account online often. Learn more about [Bee-Online](#).
- Review your credit report annually. Remember you can get a free copy of your credit report each year. Learn more about How to [Get a Free Credit Report](#).
- Shred all confidential documents.
- Use extreme caution when asked for personal information over the phone or Internet. Never give out your Beehive account number, credit card number or Social Security Number unless you initiate the contact.

We value your membership and appreciate your understanding the need to take these measures. If you have any questions or concerns, please contact your branch for assistance.