



San Francisco East Bay Credit Union

San Francisco East Bay Credit Union Offers Tips to Avoid Card Skimming Fraud

SAN FRANCISCO, CA, USA, December 18, 2018 /EINPresswire.com/ -- [San Francisco East Bay Credit Union](#) Offers Tips to Avoid Card Skimming Fraud

Gas pumps, ATMs, transit ticket dispensers, and other point-of-purchase machines can be extremely susceptible to card skimming devices, a method used by thieves to steal your information. 1st United [Credit Union](#) is offering 8 easy tips to help their San Francisco East Bay community avoid being skimmed.

Card skimming has become an increasingly dangerous problem as they can be difficult to spot. Many high-quality skimming devices will be attached over or inside the card slot and a tiny camera may be installed nearby to record a PIN as it is entered. Shoppers will not realize their information has been stolen until they receive a statement or an overdraft notice, so it is important to be aware of skimming devices and report any suspicions right away.

Follow these 8 Guidelines to Avoid Card Skimming & Protect Your Information

In order to protect your information, it is important to follow these guidelines from 1st United Credit Union every time you use your card:

1. Do a quick scan of the machine to ensure it has not been tampered with. Don't swipe if the card reader seems loose, crooked, or damaged or if the graphics aren't aligned. Compare nearby machines to check if one machine has a flashing slot to insert and the other one doesn't. All of these may indicate something is wrong with the machine.
2. Be wary of non-bank ATMs as it has been reported by FICO that 60% of skimming occurs at privately-owned ATMs.
3. Check the keypad and if the numbers are hard to press or feel too thick, there may be a false keypad installed.
4. Block your PIN with your hand while you are entering your number in case a camera is recording.
5. Use machines in public view with security monitoring as they are less likely to be tampered with. An ATM inside the store or inside your bank is preferred.
6. Check your account regularly to make sure you can catch the fraud immediately and report it to your bank.
7. Sign up for a fraud alert system from your card provider to help you catch issues immediately and save you trouble. 1st United offers access to real-time text alerts that can help prevent fraudulent transactions on credit and debit cards.
8. Above all, trust your instincts if you doubt the authenticity of a machine. Choose a different machine or use a different payment method.

About 1st United Credit Union

1st United Credit Union has been thriving in the San Francisco East Bay Area since 1932, and offers membership to anyone who lives, works, or attends school in Alameda, Contra Costa, San Joaquin, Solano, Stanislaus, or Kings Counties in California. They offer the highest level of professionalism, transparency, and ethical standards and bring the best solutions for every banking need. They can help you avoid card skimming fraud through various services including account monitoring, the ability to block or reissue a card, and Fraud Text Alerts.

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