



Fieldstone Times

Many Paths ... One Destination

April, 2018

### In This Issue

[Upcoming Holiday Closings](#)

[Debit Card Fraud Still Rising](#)

[Debit Card Flagging](#)

[Out and About in the Community](#)

[Departmental Phone Extensions](#)

[Join Our Mailing List!](#)

### Quick Links

[Fieldstone Credit Union](#)

[Like us on Facebook](#)

[Co-Op Network No-Surcharge ATM's](#)

[Loan Rates](#)

[Financial Calculators](#)

[Contact Information and Hours](#)

### Drive Into Summer in a New Ride

Did your car just barely make it through winter? With summer quickly approaching, now is a great time to replace your vehicle with something safe and reliable to protect you and your family.

Drive  
into  
summer



Start your search at Fieldstone Credit Union with a pre-approved loan. We can help you determine what kind of loan fits your budget.

Apply at [fieldstonecu.com](http://fieldstonecu.com), call (815) 929-1870 option 2, or stop in with your most recent pay stub. Don't wait for rates to go up; apply today!

### Upcoming Holiday Closings



Monday, May 28 - [Memorial Day](#)

Wednesday, July 4 - [Independence Day](#)

Monday, September 3 - [Labor Day](#)

Monday, October 8 - [Columbus Day](#)

Thursday, November 22 - [Thanksgiving](#)

Monday, December 24 (Lobby open 8-12; Drive open 7:30-12)

Tuesday, December 25 - [Christmas](#)

### Debit Card Fraud Still Rising; Here's How to Guard Your Cash

Fraud at the ATM can lead to money being drained from a bank account, and consumers have a new reminder to check for fraudulent charges.

FICO reported today that the number of debit cards compromised at ATMs and merchant devices in the U.S. rose 10% in 2017 over the previous year. It's a less extreme increase than the 70% jump in such fraud in 2016.

The number of hacked ATMs and merchant card readers also rose over 2016, by 8%, according to the San Jose, California, analytics and credit scoring company. FICO analyzes card transactions in the U.S. and releases its fraud report each year.

The total of compromises and affected card members set a new record, says TJ Horan, vice president of fraud solutions at FICO.

Card companies have taken steps in the last couple of years to reduce fraud, including issuing cards with EMV chip technology. The chips use Europay, MasterCard and Visa technology standards to create a unique code for each transaction, making the card practically impossible to copy, which may explain why the spike in fraud was lower than in 2016.

Criminals responded to EMV capability by developing other methods of hacking ATMs, Horan says. For example, fraudsters might try to capture and read data from cards inserted into machines that don't have the latest technology. Consumers should be aware of the risks and be cautious when withdrawing cash. Here are some ways to protect your debit card and ATM transactions from potential criminals.

## **How to guard against hackers**

### **Check the location.**

Select an ATM that gets a lot of foot traffic or is in a brightly lighted area. Follow the same rule for debit card purchases. When you fill up your car, know that the pumps farthest from the store entrance may be more attractive to criminals.

### **Check the card reader.**

Be on the lookout for anything odd about the ATM or point-of-sale machine. If your card doesn't enter an ATM smoothly, for example, a fraudster could have a skimmer device attached to the opening. Consider going elsewhere for cash.

### **Check your account.**

Review your checking account regularly for unauthorized transactions. If your card is compromised, you'll have to act fast to avoid losing money. If you report a loss within two days, the most you can lose is \$50, according to federal law. But you risk losing up to \$500 from your account if you wait up to 60 days - or the entire amount in your account if you wait longer.

### **Check with your financial institution.**

Ask your bank for a new card if you believe your card has been compromised, even if there's not yet evidence of fraud. That way, your financial institution can take steps to secure the machine in question. You'll be protecting yourself and other customers, too.

ATM fraud is an increasing problem. By taking steps to protect yourself, you can keep your card number and your money out of a criminal's hands.

More on protecting your money

- How to defend against attempts to hack your mobile banking app
- See ways to increase security when banking online
- Move quickly if your bank account is at risk

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## Debit and Credit Card Flagging



**Q: What does it mean to flag a debit or credit card?**

A: Flagging a debit card or credit card lets the fraud prevention center (they monitor card activity) know that any transactions out of the norm or area are the cardholder's transactions and it is not fraud.

**Q: What information does Fieldstone need to flag my card?**

A: To flag the card and ensure that it will not be denied, we will need to know when you will be leaving and returning (specific dates), and we will need to know your destination. If you will be traveling by vehicle and stopping in different states, give us your final destination so we know what states you may be stopping in.

**Q: Do I need to inform you I'm back in town to use my card?**

A: No. We will not need to know when you are back in town. We flag the cards from the date you are leaving to a few days after you expect to come back. Flagging the card does not affect you when you return.

**Q: Do I need to tell you that I'm going to a surrounding area for the day?**

A: Typically we do not flag cards if you are going to a surrounding area. If you do make unusually large payments or frequently use the card out of the area, it may alert the fraud protection center. We always flag cards when you leave the state.

**Q: Do I need to tell you that I'm making an international online purchase?**

A: No, we do not need to know if you are making international online purchases. If you do happen to receive a phone call from the fraud department, call them back immediately so they can verify transactions are yours. This will prevent your card from being restricted. The phone number is 1-877-253-8964. If you would like to verify this number, go to [fieldstonecu.com](http://fieldstonecu.com), look under the Contact Us option, and Return Call from Fraud Prevention will be displayed at the bottom.

## Out and About in the Community

### Coming soon!



MAY 11 - 12

Buy treats at our bake sale and at the same time help support local families in need. 100% of the proceeds from this sale in our lobby will go to the Northern Illinois Mobile Food Pantry. Stock up for Mother's Day weekend!



EVERY TUESDAY FROM JUNE 26 - JULY 31

Join us for the [Fieldstone Credit Union Summer Concert Series](#). The performances start at 7 p.m. and end approximately 8:30 p.m. All of the concerts except for the July 10 performance will be at Perry Farm. On the 10th, it will be at Willowhaven Park & Nature Center, 1451 N 4000E Rd, in Kankakee.



AUGUST 11

From 1 - 3 p.m., the [Northern Illinois Food Bank](#) Mobile Pantry will be at Fieldstone Credit Union. Food is free to low-income neighbors in need. Food is distributed on a first-come, first-served basis. Please bring boxes or bags to package your food.

We do not have dates set yet, but we will also be raffling off a basket to help raise funds for the food bank. Watch here for more details.

### Departmental Phone Extensions & Tips



If you do not need to speak to a specific person, you will often have better luck dialing a departmental extension (since multiple phones will ring) rather than trying to reach multiple people one extension at a time. At the voice mail greeting, dial...

- 2 - loans and credit cards
- 5 - member service staff

If you need to talk to a specific person but do not know their extension, dial 6 for a list of individual extensions, or dial "#" and follow the prompts to enter the person's last name.



Fieldstone Credit Union deposits are federally insured up to at least \$250,000 by the NCUA, a U.S. government agency.

**50%  
off  
Domestic  
Wire  
Transfer  
Fee**

For a limited time, you can get \$10.50 off the normal \$21 domestic wire transfer fee. Only one coupon per Fieldstone account number. Coupon must be presented at the time of request. Offer expires 5/9/2018.

Fieldstone Credit Union, 395 N Kinzie, Bradley, IL 60915-1220