

The credit union has seen an increase in PIN based fraud transactions with Debit Cards which is an industry wide problem. To fight this we strongly encourage members to change their PIN number frequently by calling (800) 472-3272, go through the activation process and you will be given an option to change your PIN. Also, review your account at [www.occu.net](http://www.occu.net) inside our Virtual Branch at least once a week and advise the credit union of any suspicious transactions. Members can also download our app Touch Banking to review their balance with just the press of a button.

Members sometimes believe that moving funds into their primary savings account 01 will protect them, this is a misnomer. Debit cards can access primary savings account 01 and overdraft to checking accounts. However, moving funds into sub savings (ie 20, 21 or 22) can move funds out of reach for overdraft and better protect you.

If you have any questions please contact the credit union at (562) 426-8838.