



Credit/Debit Card Compromise FAQ's

Q. What is a compromised card?

A. A compromised card is a credit/debit card that is at risk of fraudulent activity because an unauthorized individual or individuals has obtained the credit/debit information.

Q. I received a phone call or letter from Wanigas Credit Union stating that my card may have been compromised. What does this mean?

A. It means that Wanigas was notified of a security breach at a retail merchant and it could have affected your credit/debit card.

Q. Does this mean there is fraud on my account?

A. No. It could mean that you shopped at a retail store that reported a security breach and your information could have been compromised. Be sure to check your credit/debit card account and statement to make sure that there is no fraudulent activity.

Q. What do I do if I discover fraudulent activity on my account?

A. Contact Wanigas Credit Union at 989-759-5758 or call the phone number on the back of your credit/debit card to report the fraudulent transactions.

Q. How does Wanigas react to compromise notifications?

A. Wanigas will place a phone call or a letter will be sent out to members whose cards may have been compromised.

Q. Will I be receiving a new card?

A. In most cases, yes, your card will be replaced for precautionary measures to prevent potential fraudulent usage.

Q. What do I do if I do not want my card blocked?

A. Fraudulent activity may occur if the card is not blocked. Although it is an inconvenience to have your compromised card blocked, it is still a necessary process to avoid losses.

Q. How long will it take to receive my new card?

A. You will receive your replacement card within 7-10 business days. Your PIN will be mailed separately.

Q. What is the next step when I receive my new card?

A. Activate your new card by calling the phone number on the sticker on the front of the card. If you have preauthorized charges that are made to your current card, contact the merchant(s) immediately upon receipt of your replacement card, and provide them with your new card number and expiration date.

Q. There are other authorized users on my credit/debit card account. Does this affect their cards too?

A. For a credit card, each cardholder has the same card number so it will affect the other authorized users as well. For a debit card, each cardholder has a unique card number so the other authorized users might not be affected. If their card has also been compromised, they will receive a similar notification.