

## **ALERT – Debit Card Holders**



Due to the recent alerts regarding a potential large scale ATM Cash-Out hacking scheme, and to protect our members and the credit union, NBCU has implemented debit card restrictions for “fallback” transactions.

A fallback transaction occurs when a debit card’s chip does not work properly because it’s either counterfeit or damaged. The card is swiped in place of using chip technology. If the transaction is fraudulent because the debit card information was stolen, NBCU is not able to recover those losses.

In summary, we are requiring the use of the chip for in-person transaction activity. To avoid any disruptions in your everyday debit card purchases, please contact us at 610-275-8440 if your chip on your debit card looks damaged or if you are having issues where your chip isn’t registering properly so that a replacement card can be promptly issued.

Thank you.