

# Make ATM Safety a Priority



*We encourage you to follow these important tips to make your ATM transactions as safe and secure as possible:*

**1** Protect your STAR Financial Credit Union debit or credit card and your Personal Identification Number (PIN). Do not allow anyone else to use your card.

***TIP: Memorize your PIN!***  
*Do not write it on your card or on other papers you carry with you.*

**2** When using a drive-up ATM, look around and check your rearview and side mirrors. Keep your engine running, your doors locked and windows up before and after transactions.

**3** Be aware of your surroundings.

***TIP: If you observe any suspicious activity while at an ATM, cancel your transaction, go to a safe location and contact the police.***

**4** At walk-up ATMs, block the keypad so others cannot view your PIN entry.

**5** Be alert and select a visible, well-lit ATM when making a transaction at night. If possible, take someone with you.

***TIP: Instead of using an ATM, get cash back from a merchant at a checkout line.***

**6** Once your ATM transaction is complete, take your receipt, card, and cash. Leave the machine and wait until you are in a more secure location to count your cash.

# Lost your card? Don't lose your mind.



## MANAGE YOUR DEBIT OR CREDIT CARD FROM YOUR PHONE.

Sign in to your Online Banking account or the STAR Financial Mobile app to freeze your STAR Financial Credit Union cards anytime with the “Manage Cards” feature.

The “Manage Cards” feature on our mobile app allows you to:

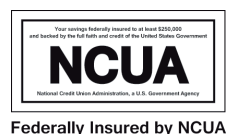
- Notify us when you're traveling, so your account doesn't get flagged for unusual activity
- Freeze your card if it is lost or misplaced
- Report a lost or stolen card
- Replace a card free of charge

**Download the STAR Financial  
Mobile app at  
STARCU.org/download  
and protect your accounts today!**



*STAR FCU does not charge a fee for the mobile app, but you may be charged for data usage by your mobile wireless provider. Program terms are subject to change. Visit STARCU.ORG for complete details*

Serving the Community Since 1959  
(361) 242- STAR (7827)



# Questions Regarding Electronic Fund Transfers on Your Consumer Account Statement



*In case of errors or questions about an Electronic Fund Transfer (EFT) listed on your statement or receipt, please contact us as soon as you can using one of the following methods:*

## **Secure Message:**

Send a secure message through your Online Banking account or through the STAR Financial CU Mobile app.

## **Call:**

Member Service Center at 361-242-7827

## **Mail:**

STAR Financial Credit Union — Member Service Center  
10429 Leopard Street  
Corpus Christi, Texas 78410

*We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.*

- **Tell us your name and account number.**
- **Describe the error or the transfer you are unsure about and explain as clearly as you can why you believe it is an error or why you need more information.**
- **Tell us the dollar amount of the suspected error.**

*If you tell us verbally, we may require that you send us your complaint or question in writing within 10 business days.*

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will provisionally credit your account within 10 business days for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not provisionally credit your account.

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

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