

Debit Card Compromise

Frequently Asked Questions

How was my card compromised? Most commonly it's because you used your Debit Card to pay for a purchase at a merchant or store that experienced a security breach to their data processor's database where your debit card information is stored.

Do you know which merchant or store experienced the breach? No. MasterCard only supplies the card numbers that were included in the compromise, not the affected merchant.

What type of merchant or store was it? It could be any merchant or data processor that accepts and/or processes your Debit Card transactions over the phone, by mail, over the Internet, or over the counter.

What action is Bulldog FCU taking? We have already ordered a replacement card for you. Activate the new card as soon as you receive it, then call us to tell us to deactivate your old card. If we don't hear from you, we will automatically deactivate your old card on the date specified in the letter to prevent fraudulent activity from posting to your account.

How long will it take to receive my replacement card? Your replacement card will arrive in 7 to 10 business days.

What about the joint card? Each cardholder is issued a separate, unique card number. If the joint card on the account was not on MasterCard's compromised card list, then that card will remain active.

Can I still write checks? Absolutely! Checks are not affected and will continue to clear normally. In addition, no electronic items will be affected, such as direct deposits or automatic debits on your Share Draft/checking account.

How can I avoid having my card compromised in the future? Unfortunately, your Debit Card number can never be 100% protected. However, we can assure you that you're protected by Bulldog FCU as long as you use diligence and care when using your Debit Card. You can minimize the possibility of fraud by monitoring your account frequently, storing your card in a safe place, and promptly reporting your card when it's lost or stolen.

Did fraudulent transactions post to my account? Only you know which transactions are authorized. Monitor your account closely and report any suspicious activity immediately.

What should I do if I have automatic payments set up on my compromised card? Once you activate your new card, contact the merchants through whom you have automatic payments to update your card information to ensure continuous service.

Was my member number also compromised? No! Only your Debit Card number was compromised. Your Debit Card number does not reference your member number so your account information is secure.

Why would Bulldog FCU take a risk by offering Debit Cards if it could result in losses? Sometimes, in order to provide convenient services and meet member demands, we must take some risks. We've decided the convenience of providing such a valuable service far outweighs the possible loss we could incur. Together, both Bulldog and you can minimize fraud by exercising proper card and safety when using your Debit Card.