

## Checklist for Lost or Stolen TruStar Debit or Credit Cards

Here is what you should do when your TruStar debit or credit card is lost or stolen.

- Call TruStar immediately** to notify us and have your card deactivated right away.
  - Call 800-887-0220 during our regular office hours (8:30 am - 5:00 pm, Monday to Friday)
  - After Hours, please call:
    - For Debit Cards: 800-264-5578 (24 hours/day)
    - For Credit Cards: 800-558-3424 (24 hours/day)
  
- Check your account** for unauthorized transactions and notify us immediately if any look suspicious to you.
  - Remember, TruStar FCU provides Zero Fraud Liability<sup>1</sup>, which protects you from unauthorized use of your card. Contact us promptly to file a claim, or if you have any questions.
  
- Change passwords** and update information with any online retailers where the lost or stolen card information is used or stored.
  
- Continue to monitor your account** closely for at least two weeks after your card has been deactivated. There may have been other fraudulent transactions authorized before your card was deactivated, that may still clear your account. Notify us immediately if additional transactions look suspicious to you.
  - For lost credit cards, you may want to monitor your credit report for unusual activity. Free copies of your credit report can be accessed at [annualcreditreport.com](http://annualcreditreport.com) or [freecreditreport.com](http://freecreditreport.com).

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<sup>1</sup> TruStar FCU provides zero fraud liability for unauthorized transactions. Zero fraud liability does not apply to ATM transactions, to certain PIN transactions or certain commercial card transactions made with a business debit card. Cardholders must notify TruStar FCU promptly of any unauthorized use. Certain conditions and limitations may apply.