

Visa Security: You're Protected

On Visa® Platinum Credit Cards and Visa® Debit Cards, there sometimes is a potential for fraud. But, as long as you keep up with your transaction history on your statements or through online banking, take caution to whom you reveal your card information, and immediately contact the credit union should your card become lost, stolen or compromised, you should feel secure.

Carolinas Telco Federal Credit Union (CTFCU) Visa® Platinum Credit Card and Visa® Debit Cards are covered by Visa's Zero Liability Policy*.

How it works:

1. Shop worry-free, using your Visa® credit or debit card to make purchases at millions of locations.
2. Report suspicious charges immediately to CTFCU upon review of your transactions or monthly statement. Immediately report any unauthorized charges to CTFCU.
3. Once you have reported an unauthorized transaction covered by Visa's Zero Liability Policy, CTFCU will investigate so you can have the issue corrected quickly.

In the event you experience unauthorized transactions:

Notify CTFCU immediately of any unauthorized use. Replacement funds are provided on a provisional basis and may be withheld, delayed, limited, or rescinded by us based on (but not limited) to the following: gross negligence or fraud, your delay in reporting unauthorized use to us, investigation and verification of claim, and account standing and history.

The transaction-at-issue must be posted to your account before replacement funds may be issued.

*Information above regarding Visa's Zero Liability is referenced from Visa's website. Does not apply to PIN transactions not processed by Visa. Coverage may not be provided for gross negligence, fraud or delay in reporting unauthorized use. You must notify Carolinas Telco immediately of any unauthorized use.