



Payment Card Protection - **FAQ**

Q. How do members register their payment cards?

A. It's easy. Simply complete the registration form included in your New Account Kit and mail it to the address provided.

Q. What payment cards are eligible for registration?

A. Any national credit card, major retail chain credit card, ATM card, or check card is eligible to be registered with the service.

Q. Can foreign credit cards be registered?

A. Yes. Foreign credit cards may be registered. However, the Member Service Center cannot report foreign credit cards lost or stolen. When a member reports his cards lost or stolen, the Member Service Center representative will inform member he must contact foreign credit card issuers himself to cancel the cards and request replacement cards.

Q. How will the member know his payment cards have been registered?

A. Member will receive a confirmation kit within 4-6 weeks. Each kit includes a confirmation letter, an update form and protective warning stickers for each card.

Q. How is the registration done?

A. The information received is entered into the Card Registry system located at the Member Service Center at the service provider.

Q. I'm moving soon, how do I report my change of address?

A. You may call the toll-free Member Service Call Center number, send in an Update form, or write to the Member Service Center to inform them of your address change and its effective date. They will notify your card issuers for you. You will receive verification of the card issuers notified.

Q. What about the first \$50 for which many credit card issuers hold the member liable?

A. If the card issuer charges a member the \$50 liability, the service will reimburse the member after receiving a photocopy of the member's credit card bill showing the assessment of the \$50 liability fee. This is subject to verification by the Member Services Center.

Q. What about the first \$500 for which many ATM/check card issuers hold the member liable?

A. If the card issuer charges a member the \$500 liability, the service will reimburse the member after receiving a photocopy of the member's statement showing the assessment of the \$500 liability fee. This is subject to verification by the Member Services Center.

Q. When can a member report lost or stolen credit cards?

A. Members may phone 24 hours a day, 7 days a week, 365 days a year, toll-free 1-800-251-2690.

Q. How are the lost or stolen cards canceled?

A. The Member Service Center will notify each credit card issuer. If member requests replacement cards, the Member Service Center will do so as long as the credit card issuer allows it. The Member Service Center will inform the member if member must contact card issuer to cancel or receive replacement cards.

Q. I've lost my credit cards. I've called the Member Service Center within 24 hours of the loss to report it. How much time will it take the credit card center to notify the different card companies of this loss?

A. MasterCard®, VISA®, American Express®, and Discover® will be canceled within two hours of the time that you make your call. Independent department stores take a little bit longer. If it's after business hours, the stores will not be notified until the next business day. All credit cards will be blocked within a 24 hour period.

Q. I live in Canada but maintain a club checking account in the United States. Am I eligible to receive the Payment Card Registration benefit offered through this account?

A. A Canadian citizen, who has a club checking account in the U.S., may register cards acquired through U.S. banks. Their confirmation kit will be sent to them at a U.S. address, and, in the event of loss, they will be able to cancel their cards by calling the toll-free number.



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Q. What if the member's cash and credit cards are lost or stolen? Are emergency services provided?

- A. Yes. When members report their lost/stolen credit cards and are at least 50 miles from home, the following emergency services may be provided:
1. Prepaid airline tickets home can be picked up at the airline counter. There is a prepaid ticket charge.
 2. An emergency cash advance of up to \$300 at one of over 245,000 Western Union locations in 200 countries. There is no service charge for the advance.

Member will be invoiced for emergency cash and/or airline tickets by the Member Service Center. The member is expected to repay the Member Service Center within 30 days of invoice. Please note: tickets and/or cash are not charged to the member's reissued credit card.

Q. What is the members liability for fraudulent chargers under federal law?

- A. **For credit cards:** If the card issuer has notified you of your maximum potential liability, has provided a means for you to notify the card issuer of credit card loss or theft, and if the credit card contains a way of identifying the cardholder or authorized user, then your liability for fraudulent charges made to your account before the card issuer is notified is up to \$50.00 for each card.

For debit, check cards and cash-machine cards: Your liability for fraudulent use of your cards is up to \$50.00 if you notify the card issuer of the loss or theft of the card within two business days after learning of the loss or theft of the card. After that, your liability is up to \$500.00 for each card. Or, if you do not notify the card issuer within 60 days of receipt of a monthly statement showing unauthorized transfers, then your liability for each card is up to the total amount of unauthorized transfers that occurred after the 60-day period and before notice, provided that the card issuer establishes that the unauthorized transfers would not have occurred if you had notified the card issuer within the 60-day period. You may also be liable for up to \$50.00 or \$500.00 for each card as described above, as applicable.

Q. I prefer not to give my Social Security Number as a security verification. Can I register my credit cards anyway?

- A. A social security number is no longer required to register credit cards. Members can use their mother's maiden name as security verification.

Q. Why do you need my mother's maiden name as security verification?

- A. Your mother's maiden name is used as security verification when you access your card file.