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## Gas Pump Fraud

Pay-at-the-pump fraud is on the rise, with criminals utilizing skimming devices at gas pumps to steal your card information and make purchases from your account.

Skimmers are essentially malicious card readers that are attached to real card readers so thieves can retrieve data from every person that swipes their card. The thief often has to come back to the hacked machine to pick up the files containing all of the stolen data. With that information, the thief can create replica cards and make purchases from your account.

### **You can further protect your card at the pump using the following tips:**

- **Use a credit card if you have one.** If a thief skims your debit card information, it can be a gateway into draining accounts you've linked to it like savings, checking, or even a line of credit. If a thief gets your credit card info, he or she can use only that existing account to make unauthorized charges. If you need to use your debit card, choose to use it as credit, instead of selecting debit and entering your PIN, as fraudsters are also looking to get your PIN when skimming your card.
- **Pay inside.** If time allows, go inside to pay for your gas purchase. When you pay at a point-of-sale terminal that sits right next to a clerk, you're much less likely to encounter a skimmer.
- **Review your account often.** Check your balance online frequently to ensure all transactions posted are legitimate. You can also set balance and transaction alerts in Online or Mobile banking that will help you notice suspicious activity quickly. Call the Credit Union immediately if you notice anything unusual.

**Questions? Contact MCT Credit Union at 409-727-1446 to learn more.**