

# Card Patrol<sup>SM</sup> - FAQ

**Q. What is Card Patrol?**

A. Card Patrol uses advanced proprietary technology to scan billions of Internet records in real-time. If any of your registered debit or credit card numbers are discovered, you will be notified via email within 24 hours.

**Q. Am I automatically enrolled in the Card Patrol benefit when I sign up for the benefits package at my financial institution?**

A. No. You must go online to register your debit/credit cards.

**Q. How do I begin the process to monitor my cards?**

A. You will find the website and Access Code on your Membership ID Card, located in your New Account Kit. This Access Code will be used one time, during the original signup process. An email will be sent to you containing your login ID, your new secure password assigned by Card Patrol, and an activation link. You must click on this link to register your cards and begin the monitoring process.

**Q. How many cards can I register?**

A. Members can register up to 10 debit or credit cards per account holder.

**Q. How does my joint account holder enroll in Card Patrol?**

A. There is room on each Card Patrol Account for 20 debit or credit cards. Each member can register up to 10 major credit or debit cards. If the joint account holder prefers to set up their own account, using their own email address for notification, they can use the same Access Code as the primary account holder and register using a different email address.

**Q. I tried enrolling in Card Patrol, but it said that my email address has already been used. As a joint account holder, how can I enroll in Card Patrol if the primary account holder has already enrolled using our email address?**

A. Two members cannot enroll in Card Patrol using the same email address. If a joint account holder wants to register their cards using the same email address, they can add their cards to the primary account holders Card Patrol account. Each account holder can register up to 10 cards.

**Q. Isn't it dangerous to give you my credit card?**

A. We only ask for the 16 digits - NOT the expiration date OR the security number on the back of the card. Without this information no one can use your card. We are simply monitoring for those 16 digits.

**Q. Can I register any debit or credit card?**

A. Card Patrol monitors major credit and debit cards that are affiliated with one of the major credit card issuers (VISA<sup>®</sup>, MasterCard<sup>®</sup>, American Express<sup>®</sup>, Discover<sup>®</sup> and Diners Club<sup>®</sup>).

**Q. How do I know that the information I give you is secure?**

A. We take two important measures to protect your information: 1) Card Patrol customer information is stored on a secure server that is firewall-protected and encrypted to block unauthorized third party access. 2) We also restrict downloading of any data on our secure servers to unsecured locations, such as a laptop. Card Patrol is encrypted and protected with industry-standard SSL encryption software. Our site is also certified and regularly scanned by ControlScan to protect against hacker attacks for over 11,500 known website security vulnerabilities. All sensitive information is encrypted prior to storing it in our databases.

**Q. How and when will I be notified if one of my registered numbers is compromised?**

A. If one of your registered card numbers is discovered, an email notification will be sent to you within minutes. Please note that the email notification will be sent to the email address provided in your profile. It is important to keep this information up-to-date.

**Q. What do I do when I receive an email notification?**

A. You will receive a phone number to call Fraud Support as well as the last four digits of the debit or credit card that was compromised. Call this number to find out the details of the compromised card and to determine whether or not further action needs to be taken.

**Q. What if my email is down or I do not respond quickly to the notification regarding the compromise?**

A. If the Card Patrol Fraud Support center does not hear from you, they will attempt to call you using the phone number you provided in your profile.

**Q. How do I know that you are monitoring my registered debit and/or credit cards?**

A. When you login to your personal account on the Card Patrol website, you can check the status of each of your registered cards by clicking on the "Card Patrol Status" button. Look for the status indicator in the left hand column of each card you registered. If the status indicator shows "active" then Card Patrol is monitoring that card number. If the status indicator shows "inactive" you can change to "active" by clicking the button marked "enable". To change the status from "active" to "inactive", click the button marked "disable".

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**Q. I was issued a password by Card Patrol when I initially setup my monitoring. How do I change this password?**

A. The issued password can be regenerated by the system if requested by the member. However, we do not allow members to create their own password.

**Q. Why can't I create my own password?**

A. This is to insure that a password you used at another site will not be used by a predator to gain access to your Card Patrol account. We also recommend never reusing a password.

**Q. How often do I need to login?**

A. Actually, once you have entered the information you would like Card Patrol to monitor, you don't need to login unless you want to update your card numbers or contact information. If any of your registered card numbers appear to be compromised, the Card Patrol system will automatically contact you.