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THIS IS JUST THE BEGINNING
OF A WHOLE NEW ADVENTURE.

LET US BE YOUR TOUR GUIDE.

EXCLUSIVELY FOR OUR MEMBERS AGES 55 AND BETTER.

Can't Find Your Payment Card? Turn It Off Remotely!

If you've ever misplaced or lost a debit or credit card, you know the panicky feeling: Is someone going to use it to drain my account or run up a bunch of unauthorized charges? Now what can I do?

More and more, the answer is simple - turn your card off until you either find it or cancel it. Then turn it back on once all is well.

While this feature can go by a variety of names, the bottom line is that you can take preventive action to block others from using your card.

To check whether or not your cards have the helpful lock/unlock feature, you can sign in to your account via your card issuer's mobile app or from their website and then look under the Account Services category. If you can't find that option, call the issuer's customer service phone number and ask.

When you lock your card, new charges and cash withdrawals will be denied until you turn it back on, but any automatic payments you set up for things like bills will continue to be allowed. How fast does it work? Instantly, whether your locking or unlocking the card.

The on/off feature can be used for more than just a missing card. If you have a card that you rarely use or if you want to block another authorized user from using it, just lock the card until you need it or want it to be cleared for use. The main benefit is that you're in control of blocking or allowing any new spending.

Experts do recommend that you notify your card issuer of a missing card if you can't find it right away. You might need to be issued a new card if it truly is gone.

TURNING YOUR CARD 'OFF' CAN STOP MISUSE



YOU CAN TURN CARD
BACK 'ON' WHEN ALL IS WELL



The lock/unlock feature can be used in conjunction with other powerful banking tools such as transaction and balance monitoring, or text and email alerts that can warn you of possibly suspicious purchases or balances falling below a certain threshold. Some cards even come with features that set spending limits, allow spending only within certain geographic areas, and limit when you can make withdrawals.

So, while it's always wise to keep track of your payment cards, it's good to know you have the power to turn spending off when there are concerns about the card's whereabouts and then to turn to card back on when you find it.

The on/off feature is just another tool to help keep your accounts safe from theft and fraud.

Learn about Beach Municipal FCU's powerful card management tool, MyCards! With MyCards, you can:

- **Analyze Spending:** View spending by category, monthly trends, and location.
- **Instant Security:** Lock and unlock your cards instantly if they go missing.
- **Set Boundaries:** Restrict purchases by location, merchant type, or transaction limits.
- **Stay Alert:** Get real-time notifications based on activity or spending thresholds.
- **Travel Easy:** Set travel plans so your card works as hard as you do on vacation.
- **Quick Fixes:** Report lost or stolen cards and order replacements in seconds.

Watch our instructional MyCards [online video](#).

Visit our digital services page to learn more about setting up Virtual Branch Bill Pay or about utilizing services, such as Zelle®, to aid in fraud prevention.

[Digital Services](#)

Whether it's years down the road or you're already living your best life in retirement, our Endless Summer program is perfect for members ages 55 and better.

[Visit Endless Summer](#)

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