On June 7, 2017, Education Plus Credit Union received notification regarding a security breach of Kmart’s payment card environment. The at-risk time frame for this breach is September 4, 2016 through April 30, 2017. If your card has been affected by this security breach, you will receive a letter of explanation in the mail and a new card has been ordered for you. If you are an affected cardholder, your card is scheduled to close on June 21, 2017. If you have any questions, you may refer to the FAQ’s below or you may call a member service representative at 734-242-3765 during normal business hours.
Frequently Asked Questions on Compromised Cards

What is a compromised Card?
A compromised card means that information (examples: card number, name, and expiration date) may have been obtained by an unauthorized source. A compromised card is a card that is at risk of being used fraudulently. Cards may be compromised due to computer theft, unauthorized network intrusion, or any type of suspicious activity.

How does Education Plus Credit Union respond to compromise notifications?
Education Plus Credit Union takes every compromise seriously and requires closing the compromised cards and issuance of new cards for affected members. Members will receive a letter of notification if their card has been compromised. In most cases, affected cards will remain open for 14 days from the date of the compromise to allow the cardholder to receive the new. If Education Plus Credit Union needs to take different steps for any particular reason, this will be communicated with the affected cardholders.

If my card has been affected, does this mean I have fraudulent activity on my account?
Not necessarily. A compromised card notification does not mean fraudulent activity has occurred on your account. We recommend you review your monthly statement(s) or you may review your transactions daily using the Online Banking.

What do I need to do if I discover fraud on my account?
If you discover fraud on your account, contact the credit union immediately by calling 734-242-3765 or come to one of our branches. You can also call the 24 hour number 888-241-2400. You will need to complete our Cardholder Disputer form.

How long will it take to receive my replacement card?
The new card is usually received within 14 days of the order date however, if a substantial number of cards have been compromised, new cards can take as long as 3 weeks to receive.

Will my PIN number change along with my card number?
No. A new pin is not generated. The card will come with instructions to activate and assign your own pin. The phone number to call and activate your new card and assign your pin is 866-762-0558.

What do I do if I do not receive my card number by this time?
Contact the credit union 734-242-3765 so we can look into this immediately.

Will I be charged for the new card?
No. The credit union will not charge our members for replacement cards under these circumstances.

MasterCard Alert FAQ's
June 2017
What if I do not want to have my compromised card blocked?
Compromises are serious. Fraudulent activity may occur if the card is not blocked. The fraud dispute process can be more inconvenient to customers than simply having a card replaced. Many members do not experience fraud when a compromise is reported, the risk still exists if the cards are not blocked and replaced. Education Plus Credit Union requires compromised cards to be replaced to protect our members and minimize any inconvenience and losses.

What if I have preauthorized debits being paid from my compromised card?
You should contact the merchant immediately to inform them of the card has been blocked. To limit the inconvenience of changing card number, we recommend our members use their account number and routing number for automatic payments. However; if you must use your debit card, inform the merchant of the new card number when received and activated.

Will this affect the cards that are issued for the joint owner’s on my account?
Each debit card has a separate number. Therefore, if one card is compromised, that doesn’t mean the joint owner’s card is compromised. It is possible however for both cards to be listed on the compromised list in which case, you will be notified of the compromise on each one.

Does the compromise card mean I have to change my account number?
The information encoded on the compromised card pertains only to the card, potentially including the name, card number and expiration date. Confidential information such as credit union account number, social security numbers, etc. are not encoded on the card so an account number change is not necessary.

This has happened to me before, is there anything I can do to prevent it?
Unfortunately, we have no way of stopping criminals from hacking into databases of merchants, or stealing information. While the possibility of a card being used fraudulently is low, we are aware of the inconvenience members’ face when a card has been compromised. We make a card compromise high priority to ensure our affected members receive the replacement card and PIN number as soon as possible.

However you can protect your card with our CardNav app. The app will let you set limits, get a text when the card is used, turn the card off and on, etc. Visit www.edpluscu.com/e-banking for more details and for the link to download the app.