



**DEBIT CARDS ACCESS OVERSEAS**

The amount of FRAUD & Identification theft, as a result of Debit Card usage overseas, has dramatically increased. Thus, Ball State Federal Credit Union has blocked the use of Debit cards in foreign countries. Effective immediately all countries are blocked except the following: United States.

These countries could be blocked at any time in the future. If you plan on traveling outside the United States, please notify the credit union at 765-741-2728 to have the restriction lifted from your card or make sure you have alternative ways to get access to money besides the Debit card.

**Fraud Prevention and Protection Programs Help Guard against Identity Theft**

Government officials call identity theft the fastest growing crime in the nation. In order to increase your awareness and provide you more protection the Ball State Federal Credit Union's identity theft and fraud prevention program continues to help deter identity theft. The following is an outline of the types of accounts that are impacted, and the manner in which they are affected.

**VISA Check Cards –**

VISA CHECK Cards that have no usage activity for a period of 12 consecutive months, or have been issued but not activated within 90 days, will be purged from the system quarterly.

**ATM Cards –**

ATM Cards that have no usage activity for a period of 12 consecutive months, or have been issued but not activated within 90 days, will be purged from the system quarterly.

**Checking Accounts –**

Checking Accounts that have no usage activity for a period of 12 consecutive months will be closed with any remaining balance being transferred to Savings quarterly.

**Club Accounts –**

Club Accounts that have no usage activity (other than the posting of dividends) for a period of 12 consecutive months will be closed with any remaining balance being transferred to Savings quarterly.

**Share Accounts –**

Any Member Account that contains Savings only and has had no activity (other than the posting of dividends) for a period of 12 consecutive months will be assessed a \$5.00 per month dormant account charge

**NOTE:**

**On Share Savings accounts, if the savings balance falls below the \$5.00 share minimum as a result of the dormant account charge, you will have (6) six months to bring the account balance back to \$5.00 or the share savings account and your membership will be permanently closed.**