

Important Debit Card Information Update

Recently there has been a rising number of national and global fraud rings, specifically related to debit card identity theft. Please know that this is not a Dynamic Federal Credit Union breach, but rather fraud at various company payment systems nationally and globally.

Dynamic FCU has placed a blanket “block” on use of our debit cards in a number of U.S. States and all foreign countries. PIN-based transactions will still be approved. This action has been taken to safeguard our members’ accounts and funds. Please know that Dynamic FCU takes the safety and soundness of your accounts very seriously and wish to provide you as much security as possible.

List of States Blocked:

Arizona
California
Florida
Georgia (added 4/12/2016)
Massachusetts (added 4/12/2016)
Michigan (added 5/16/2016)
New Jersey (added 4/12/2016)
New York
Texas
Pennsylvania (added 3/1/2016)
Wisconsin (added 4/12/2016)
All Foreign Countries

Whenever you use your PIN (at an ATM or by selecting debit at a merchant) this is counted as an ATM transaction and the credit union is charged a fee. We allow you five (5) free PIN transactions each month. After five there is a \$2.00 charge per transaction.

We understand that this may be an inconvenience to some members. However, you are able to complete PIN-based activity in the above listed U.S. states (except California). This will allow you to still access cash at ATM’s in the U.S.

Also, our Reloadable Visa Travel Money Card is a wonderful solution to counter the recent global fraud activities. If you are traveling or making online purchases, we recommend you carry the Travel Money Card to make purchases at convenience stores and gas stations. The Travel Card is instantly issued at the Credit Union and the card is activated in 24 hours.