



Protecting Your Account

We have sophisticated fraud-monitoring tools and experts who actively monitor your account for abnormal spending patterns. If we see something unusual, we move fast to help keep your card – and your personal information – safe.

Is there anything I need to do?

Please continue to use your card with confidence. Should we have any concerns about your card, we will contact you,¹ take immediate action to secure your information and send you a new card. Plus, your account is protected with zero fraud liability² which means you are not responsible for unauthorized transactions made to your account.

What can I do to protect my account?

It's wise to regularly review your purchases online or on your statements. If you see anything unusual, please contact us right away by calling the number on the back of your card.

Never Reply to emails, phone calls, or text messages that request your personal information.

Criminals may pretend to be a representative from your bank, especially after a high-profile data breach. We will never contact you by phone or email to ask for your account numbers, PIN, or any other confidential information. We would only ask you confidential questions to verify your identity when you initiate contact with us.

¹If you haven't already provided us with your mobile phone number, please provide it by calling the number on the back of your card.

²Elan Financial provides zero fraud liability for unauthorized credit card transactions. Cardmembers must notify Elan Financial promptly of any unauthorized use by calling the number on the back of your card. Certain conditions and limitations may apply. First Westroads Bank provides zero fraud liability for unauthorized debit card transactions. Cardmembers must notify First Westroads Bank promptly. Refer to your deposit account disclosures for additional information.

