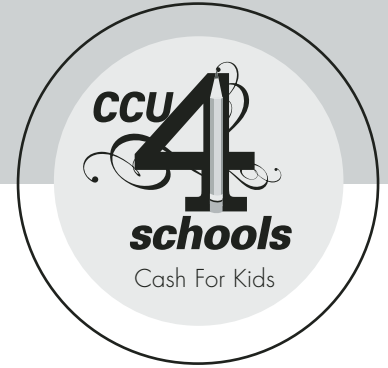


School Rewards VISA CREDIT CARD



Play It Safe Safety Tips for using your CCU 4 Schools Rewards Visa Credit Card

Having a CCU 4 Schools Rewards Visa credit card can provide a world of convenience – allowing you to make purchases at millions of locations around the globe – and allowing your school to reap the rewards of a 1% cash back rebate. But it can also offer you much more than that. Like any loan, your Visa credit card can help you build good credit. Once you have a good credit history, you are more likely to be approved for other types of credit, like a mortgage. In fact, employers often check your credit record, so having good credit can even help you get the job you want.

When using your CCU 4 Schools Rewards Visa credit card, keep in mind these smart tips for keeping your credit card account safe:

- Whenever possible, watch the merchant fill out your credit card slip during transactions.
- Avoid signing blank charge receipts.
- Ask for any extra carbon copies of your receipt and destroy them.
- Keep your credit card receipts and check them against your monthly statement.
- Destroy expired credit cards.
- Carry only one or two cards at a time, and carry them separately from your wallet or purse.
- Keep unused cards in a safe place.
- Do not lend your cards to anyone.
- Do not give card numbers out over the phone unless you originate the call.
- Make a list of all your credit cards, their account numbers and the phone numbers to call if cards are lost or stolen.
- If your card is lost or stolen or you discover fraudulent purchases, contact the issuer immediately.

By following these credit card safety tips, you can go a long way toward preventing fraudulent use of your account. Apply online for your CCU 4 Schools Rewards Visa credit card at ccu4schools.com or stop by any California Credit Union branch. Visit www.californiacu.org for branch locations.