

MEMBER FAQ

Centris Visa® Credit Card

What if my credit card gets lost or stolen?

If you have a missing credit card, report it immediately to our 24-hour Customer Service number, (800) 248-9600. This number is also printed on your monthly statements. We will cancel your card and send you a new one.

What if there are unauthorized charges on my stolen card?

If your card is stolen, you're not liable for these charges. If you suspect your card has been stolen you should call us right away at (800) 248-9600.

What if I want to dispute a charge on my statement?

If you have a problem with the quality of property or services that you have purchased with your Centris VISA Credit Card, and you have tried in good faith to correct the problem with the merchant, call us at (800) 248-9600.

Where do I send my payments?

Please send any <Centris Federal Credit Union> Credit Card payments via regular mail to:
Card Services
P.O. Box 660525
Dallas, TX 75266-0525

Please include your credit card account number on your check.

Are there other ways I can make payments?

Yes. You can pay your bill online using the at <https://centris.fdecs.com>.

- Online: log on to <https://centris.fdecs.com> or use your financial institution's bill payment service
- By mail: send checks payable to Card Services; P.O. Box 660525; Dallas, TX 75266-0525
- By phone: call (800) 248-9600
- In person: visit any Centris Federal Credit Union location
- Autopay: Automatic payments can be made directly from your savings or checking account - contact a Service Representative for details

What is the <https://centris.fdecs.com>?

centris.fdecs.com provides an easy and secure way to view your credit card account information online. With this service you can view your account summary and transaction information and make payments, all from the convenience of your desktop.

What information is needed to use <https://centris.fdecs.com>?

To use <https://centris.fdecs.com>, click on the "Sign In" button located at the top of the page. You will be asked to provide certain security information. This information helps us to authenticate you and to provide you with the correct account information.

How much does it cost to view my transaction activity online?

<https://centris.fdecs.com> is a free service provided to your company as a feature of your Centris Federal Credit Union Credit Card.

What account information can I see on <https://centris.fdecs.com>?

<https://centris.fdecs.com> includes account summary information and your monthly transaction activity for the current and previous billing cycles. For your convenience, you can also view your transaction activity since your latest paper statement was issued through the mail.

Who do I contact if I have an issue with an item within my online transaction activity?

If you have questions about charges to your account, transactions on your account or any other account information displayed on this Web site, please call (800) 248-9600.

If I use this service, will I still get a paper statement in the mail?

Unless you elect to receive your statement online, use of this service will not have any effect on whether or not you get a paper statement in the mail. All company control accounts and individually billed accounts will receive a paper statement in the mail.

What security measures does <https://centris.fdecs.com> use?

We use advanced encryption techniques, including Secure Socket Layer technology, to protect the information you provide to us over the Internet. You can tell that the session is secure when you see a locked padlock displayed at the bottom of most browser windows. In addition, before displaying any transaction activity information online, we verify the identity of the cardholder, using the sign in or enrollment information.

Can anyone other than the cardholder view statements or make bill payments?

The information requested on the Sign In page is designed so that all cardholders can enter the site and view their own account information. In the case of business cards, the company or control account can view the account information of all sub-accounts and make payments on the company or control account. Sub-accounts can view only their own account information. In the case of consumer cards, all cardholders can enter the site, view their own account information and make payments on their own, individual account. For quality assurance, customer service or account maintenance purposes, Centris Federal Credit Union and its employees and agents may also access your account information through this Web site.