



## IMPORTANT CREDIT CARD INFORMATION

The Merck Employees Federal Credit Union continues to enhance its security on credit cards to protect members from becoming a victim of fraud. When using our credit card online or on the telephone, the CVV (security code on the back of the card) must be used for a transaction to be processed. If it is not entered, the transaction will be declined. This is just one of many features. Coming soon we will look to add a mobile app called SecurLock for additional security.