

Card Management Portal Frequently Asked Questions

What is the Card Management Portal? Card Management Portal is a service provided free of charge by Security Service Federal Credit Union which allows you to view your credit card transactions and statements online. It also provides information on requesting balance transfers, using Travel Center, and setting-up automatic payments (some exclusions may apply).

General Information

What is APR and how do I find my APR information? APR is the annual percentage rate. This is the amount of interest that is billed to your account for the convenience of carrying a balance. Please review your card statement for complete APR details.

What is a minimum monthly payment? This amount is the monthly minimum you must pay to keep your account in good standing. This minimum amount is clearly stated on each statement and is equal to an amount decided upon by Security Service Federal Credit Union.

Where can I find my line of credit amount? You may view your credit line and the balance remaining for purchases and cash advances on the Account Overview page.

How can I get my credit limit increased? Maintaining a high credit score will earn you a higher line of credit. In the event you need a credit limit increase, please call our lending department at 1.800.880.8212 to request the additional amount.

Who do I talk to if I need help understanding my credit card statement? If you have questions regarding your statement or feel there is an error, please call the number on the back of your card.

Can I add an additional user to my credit account? Most times Security Service Federal Credit Union will grant additional users. To request this, please fill out our [Credit Card Authorized User Request form](#) and return it to us via fax or mail.

What is MasterCard SecureCode and how do I register? MasterCard SecureCode is another layer of security MasterCard offers its members for online purchases. Please visit MasterCard's [Website](#) to register and for more information.

Can I export Activity data into Microsoft Excel format? Yes. To save the Activity data into Microsoft Excel format, select 'Comma Delimited' from the 'Select Format' drop-down list.

Account Access

How do I make a cash advance? Security Service Federal Credit Union may offer cash advances on your card. Refer to your card agreement for more information. Generally, you can use a Personal Identification Number (PIN) to make a withdrawal at an ATM or visit a Financial Institution that offers cash advances on the type of card you have been issued. Call the number on the back of your card for more details.

How do I get a personal identification number (PIN)? To select a PIN for your Power MasterCard, please call us at 1.877.315.3483 from the phone number we have on file for you. For all other SSFCU credit cards, or if you need to update your phone number with us, please call the number on the back of your card.

Travel Center and Notices

I am traveling internationally. Can I use my credit card? Your card will work in most countries. Due to fraud trends, we may restrict transactions in certain countries. We do strongly recommend that you let us know you will be traveling. This can be done via our Travel Center or by calling our Member Contact Center at the number on the back of your card prior to your departure as a fraud protection measure.

Account Security and Fraud

How does my credit union keep my personal information safe? Your account safety is our primary concern. Please refer to the [Privacy Policy](#) for specific policies and information.

I suspect fraud on my account. What should I do? To report unauthorized transactions, please fill out our [Credit Card Dispute Form](#) and email it to fraudops@ssfcu.org. For more details or questions, please call us at 1.800.789.8794.

I have a dispute on my credit card statement. What do I do? If you disagree with a charge on your statement, please follow these three steps:

1. Double-check your receipts and check with other authorized users of your card.
2. Contact the merchant where the purchase originated.
3. If you are unable to resolve your dispute with the merchant, please call our Member Contact Center at the number on the back of your card.

My card has been lost/stolen. What should I do? Please call our Member Contact Center at 1.800.725.5411 immediately to report your lost card.