

Lock'N'Block™



Block with a Button.

Now you can lock or block your credit union debit card anytime, anywhere. Lock'N'Block® is a new, first of its kind, card block service; it's quick, easy, and convenient – whether your card has been lost or stolen, you can rely on Lock'N'Block to protect you from fraud with the click of a button.

Benefits:

- Quick, easy and convenient.
- Protects you from occurrences of fraud.
- Empowers you to control access to your debit cards - anytime, anywhere.
- Provides peace of mind when your debit card is missing.

Features:

- Lock your debit card.
- Block ATM transactions.
- Block purchases and refunds.
- Block all international transactions.

... 24/7 all through online banking, mobile app or mobile web!

How it works

- Login to your MemberDirect account via online, mobile web, or mobile app.
- Click the Lock'N'Block icon.
- Select the card and toggle to either 'lock' or 'unlock'.

That's it!

Lost or Stolen Debit Card ►►►

If your debit card is lost or stolen, you can immediately prevent any unauthorized transactions by using Lock'N'Block. Once you've locked your card and blocked any transactions, you will still need to report your card as lost or stolen by calling 1-888-277-1043.

Frequently asked Questions



What is Lock'N'Block?

Lock'N'Block is a mobile card lock service that allows you to lock your credit union debit card or block transactions by using the mobile app, mobile web, or online banking. Lock'N'Block makes it easier and faster for you to protect your accounts, as you will no longer have to call your branch to lock your credit union debit card if it's lost or stolen.

When the card is "Locked", all transactions are automatically declined, making fraudulent attempts to use the card either online, by phone or at ATMs and POS devices virtually impossible.

How does Lock'N'Block work?

Lock'N'Block is integrated into MemberDirect® and our mobile banking app. Once you suspect your card has been lost or stolen, all you have to do is log in to your account, click the Lock'N'Block icon, select your card, and toggle to either 'lock' or 'unlock'.

What if I don't use the mobile banking app or MemberDirect?

Lock'N'Block is accessible through MemberDirect and the mobile apps. If you have not already signed up for online banking, please sign up to take advantage of this feature.

If my card is lost or stolen, and I haven't used Lock'N'Block, am I still covered for fraud losses?

Yes, all Interac debit cards are covered by Interac's Zero Liability policy.

What happens if I find my card that I had locked?

Simply follow the same steps you took to lock the card to unlock it once again.

Is there a fee for using the service?

No, Lock'N'Block is a complimentary service offered within our free mobile banking app and MemberDirect.

Can I manage debit cards that I hold with other financial institutions in Lock'N'Block?

No, you can only manage your credit union debit cards.

Can I manage my CUETS Mastercard's and/or Global Payment Mastercard's in Lock'N'Block?

No, this feature is designed to manage your credit union debit cards only.