

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.