

NASA Federal Lock/Unlock FAQs

What types of cards can be locked or unlocked?

Any NASA Federal credit or debit card including Health Savings Account debit cards (HSA) can be locked and unlocked. Only primary and joint cardholders can lock/unlock their individual cards.

Why should I lock my card?

Locking your card prevents any new purchases, cash advances, or balance transfers from occurring and can protect your account if you misplace your card or believe it to be lost or stolen.

How often can I lock or unlock my credit or debit card?

There is no limit.

I've locked my card. How long will it stay locked?

There is no time limit on your locked card. Your card will stay locked until you lock it.

I can't find my credit or debit card. What should I do?

If you have misplaced your credit or debit card, you can prevent card use by locking your card within the NASA Federal mobile app. Simply tap "Manage Cards," select your card, and tap the "Lock this Card" slider. If you locate your card, you can easily unlock by tapping the "Lock This Card" slider again and continue using your card as you did before.

I think my card has been lost or stolen. What should I do?

First, lock your card via the mobile app to prevent any unauthorized purchases. Next, please call **1-888-627-2328** if you believe your card has been lost or stolen, or if you suspect fraudulent activity.

I've locked my card. What happens if someone tries to use it?

We'll send you an email immediately that a purchase has been declined. The email will include details of the decline including amount, merchant, and location. If you think your card number has been compromised, call us to cancel the card and request a new one.

I've locked my card. Do the recurring payments I previously set continue?

Yes, locking your card only affects new in-store, online, and/or phone purchases. Any existing recurring card payments will still process as usual. Please note, you will not be able to set any new recurring payments until your card has been unlocked.

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I've locked my card. Which transactions are blocked?

Locking your card prevents the following transactions from occurring:

- Purchases
- Cash advances
- Balance transfers
- ATM withdrawals

I've locked my card. Which transactions are still permitted?

While your card is locked, the following transactions are still permitted:

- Recurring payments
- Returns and credits
- Dispute adjustments
- Travel notifications
- Deposits and check writing
- PIN changes
- In-branch withdrawals
- Payments toward your balance (credit card only)
- Reward redemption (credit card only)
- Interest charges (credit card only)

Can I lock all my cards at the same time?

No. You must lock each card individually by swiping through each card via the mobile app.

Does locking my card lock all card numbers on the same account?

No. To lock other card numbers on the same account, select each card individually by swiping.

My card is locked, and I've been reissued a new card with the same card number. Is it still locked?

Yes, if your card was locked and you received a new card with the same 16-digit card number, it will be locked as well.

My card is locked. If I receive a new card, will it be locked as well?

No. If your card is locked and you receive a new card, it will have a new 16-digit card number and therefore will not be locked. To lock your new card, simply do so via the mobile app.