



Fraud Text Alerts

*WEST*consin Credit Union helps you stay ahead of fraudulent activity on your debit or credit card with our Fraud Text Alerts program. If you have a *WEST*consin Credit Union debit or credit card and a mobile phone number on record, you can count on just one more layer of security to keep you protected from potential fraud!

WHAT WE MONITOR

Debit and credit card transactions are monitored for three general inconsistencies in your purchases:

- ✓ Those made outside of a member's normal purchasing pattern.
- ✓ Use of the card at an unusual time or geographic location.
- ✓ Purchasing patterns that are consistent with previously identified fraud threats.

HOW WE CONTACT YOU

If a mobile phone number is on file, you will receive a text message. If not, a voice message will be sent.



RECEIVING A TEXT MESSAGE

- ✓ The text message will arrive with a 5-digit code and contain our financial institution name, dollar amount of the transaction, and merchant name.
- ✓ Texts will be sent within minutes of a suspicious transaction occurring between the hours of 8 a.m. and 9 p.m. Outside of these times, your card may be blocked, and you will receive contact in the morning.
- ✓ If the transaction is legitimate, you should reply "Yes" to the text message. You will receive a confirmation text message and can continue to use your card with confidence.
- ✓ If you do not authorize the transaction, reply "NO." You will receive a confirmation text message and you will be asked to contact a fraud specialist to protect your account.
- ✓ Do not reply to any text message with any personal or confidential financial information.

As always, if you suspect any sort of fraud on your account, please contact WESTconsin Credit Union as soon as possible.

