

## Text Fraud Alerts Frequently Asked Questions (FAQs).

Q: What are text fraud alerts?

A: We monitor transactions that appear on your debit card for potential fraud. When we need to identify a transaction that may be fraudulent, we may block that transaction and further use of your card until we receive confirmation from you that the requested transaction was legitimate. Text Fraud Alerts allows you to verify these transactions so that we may un-block your card more quickly.

Q: How do I confirm that SMCU has my current cell phone number connected to my debit card?

A: You can verify your phone number via Banking Services in Online or Mobile Banking, by calling our Member Service Center at 866-585-7628, or by visiting any of our convenient branch locations.

Q: Are there any fees for this service?

A: This service is offered absolutely FREE of charge.

Q: What number is the text fraud alert coming from?

A: Fraud text alerts will be sent by St. Mary's Credit Union Fraud Center from 32768.

Q: Is this a secure way to receive fraud alerts?

A: We will never ask you to text us personal information, such as an account number or Social Security Number. We will only text transaction information that will allow you to properly identify if the transaction is legitimate or fraudulent.

Q: What information will be included in the text alert?

A: The text alert will only include the transaction amount, merchant and the last 4 digits of the card number used for the transaction. For example: FreeMSG St. Mary's Credit Union Fraud Center 8772538964 \$125.46 on card 1234 at Macy's. If valid reply YES, fraud NO. To Opt Out, STOP.

Q: Why did I not receive a fraud text alert and my card was blocked when I made a purchase late at night?

A: Typically, alerts arrive within a few minutes but timing may vary based on your cell provider and accessibility to your mobile network. If a charge occurs before 8:00 am or after 9:00 pm based on your area code, you will not receive a text until 8:00 am the following day. In some cases your card may be blocked from further transactions until we are able to contact you. You can reach us Monday through Friday from 8:00 am to 7:00 pm and Saturdays 8:00 am to 1:00 pm by calling (866) 585-7628 for more immediate assistance.

Q: How can I stop text messages if I don't want to receive them any longer?

A: All you need to do is respond back to the text alert with the word "STOP."

Q: If I stop text messages and change my mind, how can I request to reactivate free text alerts?

A: All you need to do to restart text alerts is text "UNDO" to 32768.

Q: How can I let you know that I'm traveling?

A: You can easily submit your travel plans to us by logging into Online or Mobile Banking and clicking on Banking Services or give us a call at

(866) 585-7628 between the hours of 8:00 am and 7:00 pm Monday through Friday and Saturdays 8:00 am to 1:00 pm.

Q: What happens if I don't respond to the fraud alert text message?

A: From 8:00 am to 9:00 pm, a follow-up phone call will be attempted to reach you after a text goes unanswered for 15 minutes.

Q: What happens if I verify a transaction is NOT fraud and my debit card is restricted?

A: The card will automatically be unrestricted and you will receive a verification text indicating the block has been removed.

Q: What happens if I verify a transaction IS fraud?

A: Your debit card will be restricted and you will receive a text asking you to call our Fraud Center immediately at (877)253-8962.

Q: What happens if I have questions regarding the fraud notification?

A: Reply HELP and you will be asked to call our Fraud Center at (844) 544-3265.