We are constantly monitoring credit and debit card transactions to identify and prevent fraud on your account. Interra Credit Union is committed to providing our members the best fraud-fighting tools to strengthen our defenses and help our members take immediate action against fraud. Should we identify suspicious transactions on your account, we will attempt to contact you about the activity via SMS, phone or email to determine if a transaction was authorized.

Please remember that we will never ask for account information, passwords, or other sensitive information via these unsecure channels. Our SMS fraud alerts only require a simple yes (Y) or no (N) reply. If you aren't certain if the message is authentic, please contact us at **574-534-2506** to learn more.

Thank you for being our member and allowing us to secure your account!

Q: How does it work?

A text message and/or pre-recorded voice call may be sent to your mobile device when there is a suspicious transaction(s) identified. Simply reply to the text to confirm whether or not you recognize the transaction(s). If you do not recognize the transaction(s), you will receive a text asking you to call 888-918-7313 for further assistance. There will be a block placed on your card to protect you from further fraud until you call us. If you reply to the text that you recognize the transaction(s), your card will remain available for use.

If you do not reply to the text within 30 minutes, a pre-recorded voice call may be attempted to your mobile device and home number listed on your account. If you receive a pre-recorded call, please listen to the prompts provided to review and respond to the validity of each transaction that is presented during the call. An email will also be sent to the address on file to confirm transactions on the account. You can also call us at any time to validate the transactions or if you have any concerns about the message you received.

Q: What is an SMS text?

SMS stands for Short Message Service and is also commonly referred to as a "text message." With an SMS, you can send a message of up to 160 characters to another device. Longer messages will automatically be split up into several parts. Most mobile phones support this type of text messaging.

Q: How do I register?

There's no need to register for automated fraud alerts. As a member of Interra Credit Union you are automatically eligible to receive fraud alerts via SMS, phone or email. Please make sure to review and update your contact

information so that you will receive alerts should there be any suspicious transactions on your account.

Q: How much does it cost to use this service?
There's no cost to use the automated fraud alerts service. Interra Credit Union pays for all costs associated with sending and delivering the SMS fraud alert messages to your mobile device. This service is provided to you free of charge.

Q: Is this service safe and secure?
Yes! Your security is our first priority! Our fraud alert messages will simply ask you to reply Y or N to confirm charges that are in question. We will never ask for your account number, card number, PIN number, or any other personal information via text message. If you ever receive a text message asking for any personal or identifying information, please do not respond. Call Interra Credit Union at **574-534-2506** immediately to report the fraudulent text message.

Q: What if I do not have text messaging?
You will still receive automated fraud alerts via phone and email. A text messaging plan is not required, but is a great way to receive fraud alerts about your Interra Credit Union account.

Q: What number will the fraud alert come from?
SMS fraud alerts will come from 919-37. You may want to save this number in your contacts with a name you will recognize for future alerts. We recommend 'CU Fraud Alerts'. Fraud alert messages sent from this number will also be labeled with Interra Credit Union's name.

Q: If my mobile number changes, what do I do?
Please update your contact information as soon as possible so that alerts will be sent to the proper number on file. You will still receive alerts on your home phone number or email, if that information is on file. **Accurate contact information is important so that we can reach you in the event we identify suspicious transactions on your account.**

Q: Why do I receive multiple messages with Pg 1/2, Pg 2/2?
Most SMS messages have a maximum length of 160 characters per message. Some alerts may require multiple messages to provide you with all the necessary information. All SMS messages are paid by Interra Credit Union and you will not be charged for any text message alerts.

Q: How do I opt-out of text alerts?
To opt-out of text alerts, simply reply STOP to any text alert. You will no longer receive fraud alerts via SMS message. You may also opt-out by calling the number provided on the back of your card and asking to be opted out of Automated Fraud Alerts messages.

Q: What happens if the transaction in question in the fraud alert is legitimate?
If you recognize all of the transactions present in the fraud alert, simply reply "Y", to confirm the activity as valid. Your card will automatically be unblocked and no further action is required. You may now complete any purchases that may have been declined.

Q: Are the text commands case-sensitive?
No. Commands can be sent as upper-case, lower-case or a mixture of both.