

FRAUD: What You Can Do to Fight it!

Here are some tips for keeping your money safe.

1. Avoid ATMs that read the magnetic stripe on your card instead of the EMV chip. These types of machines require you to insert and remove your card rapidly. Magnetic stripe technology lacks layers of protection, and these types of machines are susceptible to skimmers. EMV chip-equipped ATMs will hold your card for a few seconds in order to read the chip. All Fibre Federal ATMs at our branch locations are equipped with EMV chip technology.
2. Be aware of the signs of a skimming device on ATMs, fuel pumps, and merchant card terminals. Skimmers are artificial card readers and keypads placed on the ATM, and are designed to access your card information and your PIN. Before you insert your card, examine the ATM closely to ensure it does not look different than it used to. Check the card reader and keypad and make sure neither are loose.
3. Use Online Banking to monitor your accounts regularly, and take advantage of its transaction alerts options. If you've not yet signed up for our upgraded Online Banking service, please contact us, and we'll send you a sign-up link. Notification examples include balance alerts, insufficient funds alerts, and transaction alerts. See the reverse side for examples and instructions.
4. Download the free CardValet mobile app. Download the app from The App Store or Google Play, then use it to create real-time account balance and transaction alerts. See reverse side for examples and instructions. It also enables you to turn your card off when you see fraudulent activity on your account.
5. Contact us if you detect fraudulent activity. Our Card Services Department will work closely with you to resolve the problem.
6. If you detect fraud after hours, call 1-800-472-3272 to discuss temporary blocks on your card due to suspicious activity.
7. To avoid becoming a victim of phishing, **never** disclose proprietary information about yourself to someone who calls, texts, or emails you. We will not contact you to ask for information on your accounts. If you should ever feel you are not talking to us, even if our name appears on your caller ID, please ask for the caller's name and tell them you'll call them back. If you receive a call from someone claiming to be our fraud monitoring service, please know that our monitoring service's procedure is to ask to send you a confirmation code to verify your identity and theirs.

New to Online Banking? Call us and we'll send you the link to get started.



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Stay on Top of Fraud With Account Alerts

Nobody can be expected to watch their accounts for fraud all the time. Thanks to account alerts, you don't have to! With our upgraded Online Banking service and the free CardValet mobile app, it's easier than ever to set helpful alerts.

1. **Large purchase.** Set an alert to notify you when a purchase threshold has been exceeded, so you can verify the purchase. This can be set up in Online Banking. From your desktop, select your Profile, Settings, then Notifications. Under Accounts Alerts, select the settings icon next to Transaction Alert. Select an account, then select Add Rule. Select "Withdrawal is over" and then select an amount, such as \$500, and save.
2. **When profile or password changes.** Online Banking users automatically receive an alert when their password or other personal information have been changed. If you did not make the changes it is a sure sign of identity theft. To verify we have correct contact information for you when sending these types of alerts, select your Profile from your desktop, then Settings, then Notifications. Here, you'll see General Alerts at the top. Click on the settings icon to the right, and verify we have updated contact information for you, and that your preferred method of contact is selected.
3. **Minimum balance.** It's always a good idea to get a heads-up when your account falls below a specific amount. Not only can a low balance alert signify unauthorized purchases, it can also help you take action to avoid fees. To set a minimum balance alert in Online Banking, select your Profile from your desktop, then Settings, then Notifications. Under Accounts, select the settings icon to the right of Balance Alert. Turn on Balance Alert, then set the minimum balance for every account you wish, then save.
4. **Any card purchase.** This alert is ideal for cards you don't often use. For instant alerts, use CardValet. Download the app from The App Store or Google Play. Once you've registered your credit and debit cards, select the card on which you would like a transaction notification. Select Alert Preferences, Transaction Types, then Enable Transaction Alerts. You'll receive a notification on your phone within seconds of any transaction.
5. **Out of area purchases.** You'll also need CardValet for this handy notification. See the directions above for downloading the app. Then select Alert Preferences, Locations, My Location. All in-store transactions will generate an immediate alert if your device and merchant locations do not match.

