

Fraud Alerts & How They Work

To give you an added layer of protection, we are now sending Fraud Alerts that will allow you to verify suspicious or unusual transactions before they are approved. If we detect any suspicious card activity, you'll be notified via text message, allowing you to verify the transaction and protect your account.

How Does It Work?

If an unusual transaction takes place you'll receive a text message notifying you of the potential fraud and asking you to verify the charge.

In the message, you will see our name, a toll-free number, case number, and a message including the dollar amount, merchant name and last four digits of the card.

What Should You Do?

Follow the instructions in the message. Reply "yes" if the transaction is legitimate or "no" if it's not. You can also reply "Stop."

Caution: Doing this will stop future fraud notifications.

We will attempt to text you using the numbers we have on file. If no response is given to the text message, an email will be sent to your email address 60 minutes later.

If you receive an email, simply click the appropriate response in the email and hit send.

If there is no response to the email, you will receive a call to your mobile/home/work numbers to confirm your activity.

Caution: If you don't respond, we may block future transactions to protect your account.

What Happens Next?

Based on your response, the following will happen:

- Yes - The charge will go through as normal.
- No - The transaction will be blocked, and you will receive a call (if the alert is after 9:00 p.m., you will receive a call the following morning, but you can call the toll-free number in the message if you want to speak to a representative).



How Do You Know If the Alert is Legitimate?

We will never ask you to provide account information or a password in a text message, email or phone call. If you receive any suspicious text messages, emails or phone calls, please notify us.

Additional Information:

- Due to TCPA compliance, a maximum of three contact attempts per card are allowed.
- We will send only one text message, or one voice call per fraud event.
- Text and emails are sent 24/7 hours a day from a six-digit number.

Text Example

SMS Alert

FreeMsg: Fraud Dept: Suspicious txn on acct 1111: \$201.99 WALMART. If authorized Reply YES, otherwise Reply NO. To Opt Out reply STOP.

SMS Response to YES

FreeMsg: Fraud Dept: Thank you for confirming this activity. Your account is safe for continued use. To Opt Out reply STOP.

SMS Response to NO

FreeMsg: Fraud Dept: Thank you. We will call you or you can call us anytime at 800-369-4877. To Opt Out reply STOP.

SMS Response to HELP

FreeMsg: Fraud Dept: Received your msg.it is important we talk to you. Please call 800-369-4887 ASAP. To Opt Out reply STOP.

Text Example

From: Fraud Service Center

Urgent: Suspicious Activity Detected on Your Card

Your card ending in 9999

Case Number: 1234567

Dear John Smith:

As part of our commitment to protecting the security of your card, we continuously monitor for possible fraudulent activity. We need to verify that you or someone authorized to use your card, attempted the following transaction(s) on your card ending in 9999:

Merchant	Amount	Date	Time	Location
Walmart	\$123.45	12/1/2025	09:03 AM CT	Des Moines, IA
Amazon	\$45.67	12/2/2025	10:07 PM CT	Seattle, WA

If the dollar amount is not identical to what is shown on a transaction receipt, this may be due to a pre-authorization which has not yet been posted to your card.

The merchant location for internet transactions may be different than you suspect as they are often cleared through a centralized billing location. If you have already spoken to us about these transactions, no further action is required. Please click on one of the two statements below that best represents the transactions above:

All Transaction(s) Authorized

One or More Transaction(s) NOT Authorized