

Important information about recent Debit Card fraud.

Recently, we have seen a growing number of debit card fraud alerts. We want you to know we work very diligently to monitor these types of activities and help our members protect their information. We encourage members to do the following:

- **Review account activity often.** You can access your account information 24 hours a day, 7 days a week with our Online Account Access. **Should you discover transactions to your account you did not authorize, call the Lost/Stolen Visa Debit Card line at 1-800-472-3272. Then contact SouthCoast FCU.** You should always review your monthly statements for any discrepancies.
- **Safeguard your information when making purchases online or over the phone.** Use security software and don't open files, click on links, or download programs sent by strangers.
- **Look for skimming devices on any ATMs, gas pumps or other electronic card reading devices you may use.** If something looks broken or out of place, don't use it.

For information on other ways to prevent identity theft, visit <http://www.consumer.ftc.gov/>.

Protecting our members from fraud is a top priority for SouthCoast FCU. To give our members additional card security, we use an industry leading Fraud Alert Service, which continuously monitors your Visa Debit Card activity to help identify and prevent fraudulent transactions on your account.

If suspicious charges outside of the norm appear on your card, our Fraud Alert Service may phone you directly on our behalf to confirm the charges. If they are unable to reach you, they will leave a message asking you to call them back to verify your card activity. They will leave a toll free number for you to call. This message may be left by an automated system.

To verify your identity, you may be asked to enter your telephone number and you will be asked to enter the last four digits of your social security number. You will then be prompted to confirm if recent transactions are legitimate. **You will never be asked to provide your full social security number, Visa debit card number, account number, or PIN.** Your call may be routed to a Fraud Prevention Specialist.

If we are unable to contact you regarding the suspicious charges, your card may be temporarily blocked to prevent any fraudulent activity. The block will be removed once we are able to confirm with you that the charges are legitimate.

Although Fraud Alert is designed to detect abnormal activity on your Visa Debit Card, it is possible that a legitimate purchase may appear suspicious and be declined. If this occurs, please call us to verify the charges.