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With free, fraud protection text alerts, you can receive notification of suspicious transactions made to your account, even when you are traveling or away from home. Your response to the alert will either confirm the transaction or flag it as fraudulent. Confirmed transactions will continue as normal, but if it's fraudulent, the transaction may be blocked or the card may be blocked to protect you from additional fraud.

### **How it works**

When a transaction on your credit or debit card is considered suspicious, the service will attempt to send you a text alert, twice. If you do not respond, the service will call your home telephone number and leave a message.

If you identify a transaction as fraudulent, you will receive a call at the same number which received the text. Together, you and the service representative will review the transaction and account in detail.

### **Opt-in now**

To enable this service on your Oregon State Credit Union Visa debit or credit card, call our Member Service Center at 800-732-0173 and tell them you want to "opt in" to receive fraud alerts on your Visa card(s).

### **If you have opted in to receive Fraud Alerts, the following terms apply:**

- You have opted to receive text messaging fraud alerts and have given us your mobile number.
- You agree that fraud alerts text messaging is authorized to notify you of suspected incidents of financial or identity fraud.
- Cardholders receive texts and reply without incurring charges from their wireless carrier.
- Text messaging can be canceled at any time. To cancel fraud text messaging services, reply STOP to any alert from your mobile device or contact, text STOP to 32874 or call our Member Service Center at 800-732-0173.
- For Fraud Alert support call 800-732-0173 or text HELP to 32874.
- Texts are sent in response to activity on your account. The number of messages you receive and their frequency depends on the level of activity on your account.
- Alerts sent via text may not be delivered if your phone is not in the range of a transmission site, or if sufficient network capacity is not available at a particular time.
- Even within coverage, factors beyond the control of the carrier may interfere with message delivery for which the carrier is not responsible.

[Click here for the Oregon State Credit Union privacy policy.](#)