ADVANCED FRAUD ALERTS FREQUENTLY ASKED QUESTIONS

1. **What are fraud alerts?**

   Fraud alerts are automated phone calls, text messages and emails that are sent when potentially fraudulent purchase activity has been detected on a Glass City Visa credit/debit card account. Cardholders with international telephone numbers will only receive emails. They will not receive text messages or phone calls.

2. **Why am I receiving a fraud alert?**

   Fraud alerts are sent to Glass City credit/debit cardholders when potentially fraudulent transactions are detected on their accounts. Glass City wants to ensure that any questionable transactions were authorized by the cardholder.

3. **Will fraud alerts contain any personal information?**

   No, sensitive, personal information will not be transmitted through alerts.

4. **Will I get fraud alerts while I am traveling domestically/internationally?**

   If you are travelling within the U.S., you will receive phone calls, text messages and emails. If you are travelling internationally, you will receive emails. You will only receive text messages if your mobile phone plan allows you to receive them while traveling outside of the United States.

5. **What phone number(s) will receive fraud alerts?**

   Any phone numbers that Glass City has in ~~y~~our records may be sent alerts.

6. **How do I update my contact information (phone numbers, email addresses, etc.)?**

   You can update your contact information by updating your account profile in Glass City's Home or Mobile Banking or by visiting a branch.

7. **How do I stop receiving fraud alerts? What should I do if I don't want to get a fraud alert at a certain phone number?**

   1. You can opt out of text alerts by replying "STOP" to the text message
   2. You can opt out of phone calls when the alert system calls you.
   3. Click on the Unsubscribe link in the email to stop the emails.

8. **I accidentally opted out of receiving fraud alerts. How do I opt back in?**

   If you accidentally opted of out text alerts from a mobile phone, when the digital system calls to verify activity, the system will provide the opportunity to opt back into text alerts for the mobile phone.

9. **I have a joint account with another cardholder. Why did I not receive a fraud alert? Or why am I receiving fraud alerts when someone else on my account is making a transaction?**

   Fraud Alerts are transmitted to the phone number(s) and/or email address associated with the card used at the time of the transaction. If a joint cardholder is receiving alerts, it is because that cardholder's phone number and/or email address is associated with the card transacting. If the fraud alerts should have gone to another cardholder on your account, we ask that you update the contact information for that cardholder (see instruction in question #6).

10. **A legitimate transaction triggered a fraud alert. How long should I wait after responding to an alert to reattempt the transaction?**

    Upon confirming that a transaction is valid, you may retry the transaction immediately.

11. **I accidentally marked a valid transaction as fraudulent. What do I do now?**

    When you mark a transaction as fraudulent, the response message you receive will include our fraud detection department's toll-free number and it asks that you call to review the card activity, or you will receive a call from a fraud detection agent to review. The agent will be able to review the activity with you and unblock the card for use.

12. **I accidentally responded to an alert that a fraudulent transaction was valid. What do I do now?**

    Please report the unauthorized transaction immediately by calling the phone number provided in the alerts. The agent will then take care of marking the transaction as fraud and close the card.

13. **What should I do if I lose my mobile phone and/or obtain a new mobile number?**

    We recommend that you contact your wireless service provider if you lose your phone. If you plan to change your mobile phone number, please refer to question number 6 above for help in updating your contact information.

14. **What happens if I did not reply to a fraud alert whether via email, text or phone?**

    Your card may be blocked for use and future transactions would be declined until the fraud alert is cleared.

15. What phone number should I call if I do not have record of being alerted of suspected fraud and thus do not have the call back phone number?

You may call our Customer Service phone number at 1-866-590-7670 (24/7 Credit Card Customer Service) or 1-866-557-5374 (24/7 Debit Card Customer Service).

16. Do I need to sign up to receive fraud alerts?

You will automatically be enrolled to receive all fraud alerts via the contact methods on your account, i.e., email address, cell phone, home phone, work phone, etc.

17. What if I do not have an email, mobile or landline phone number?

Your account may be blocked due to the potential fraudulent activity. You may call or visit a Glass City branch to review your account activity. It is recommended to have at least one way to be contacted via the fraud alerts system to allow us to reach you quickly to review suspect activity and keep your card available for use.

18. If I reply to a text alert, are the text commands case-sensitive?

No. Commands can be sent as upper-case, lower-case or a mixture of both.

19. Can I use multiple phone numbers?

Yes. You may have up to 3 phone numbers on record at Glass City FCU.

20. What if my card is lost or stolen?

If your card is lost or stolen, when you are issued a new number, your card account is automatically updated, and you automatically retain the ability to continue receiving fraud alerts.

21. Is this Advanced Fraud Alert service safe and secure?

Absolutely! As always, it is our priority to protect your personal and account information.