



New Fraud Prevention Service

As a result of the ongoing and growing concerns with consumer fraud, First Citizens' has implemented an additional layer of security to further protect your account from being exposed to fraud. While no program is foolproof we believe our additional monitoring and tracking program coupled with the security measures already in place will serve to further protect you from experiencing fraudulent account activity.

First Citizens' Federal Credit Union Visa® debit cards are now being monitored 7 days a week, 24 hours a day for fraud detection. In the event that fraud is suspected you may be contacted by our Fraud Detection Center's Voice Response Unit (VRU) or a live representative from 8:00am - 9:00pm EST, to verify that your transactions are valid. If you are unavailable, a message will be left for you to call 877.253.8964 (toll free). For your information, the telephone number that will appear on your caller ID is 800-279-2674. If we do not hear from you, we may block your card at our discretion until we are able to speak with you and verify the account activity.

If fraud is suspected on your account the Fraud Detection Center will contact you as mentioned above to verify the transactions in question. You will not be asked to provide any account information or personal information such as your social security number, PIN number or any other particular account information. You will be asked to confirm details of the transaction to assist in identifying any suspected fraudulent activity; details such as the date of the transaction, the amount of the transaction and or the merchant.

If the charges are valid, you may continue to use your card. If the charges are not valid, your card will be blocked to prevent any further fraudulent activity. You will then need to contact First Citizens' Federal Credit Union directly to report the fraud and order a replacement card. You may contact us by phone at 774-628-7875, or visit any branch office.

Note: Fraud Prevention cannot stop a charge once it has been approved. They simply block your card to prevent further fraud. The Fraud Department as well as any Member Service Representative at any First Citizens' Branch Office will work with you to complete the required reports to assist in attempting to recoup any unauthorized paid charges.

Restricted Transactions

As part of our efforts to protect your account from fraudulent activity, First Citizens' Federal Credit Union may from time to time limit certain types of transactions based on the probability that fraud may be involved. All reasonable efforts will be made to contact you in advance and provide notice of any limitations we may place on your card; however, the primary concern will be for us to react in a timely manner to prevent and/or limit any potential fraud exposure.

Our Fraud Prevention Service reviews various account and transactional characteristics to determine the likelihood of fraud. An example of such account behavior may be identifying multiple account transactions being performed within a close proximity of time from the same card number; however, they are being conducted in different states.

Before you travel

First Citizens' has always requested for you to notify us in the event you will be traveling out of the country and will need to use your First Citizens' Visa Debit Card. This is so that we can monitor your account closely and to ensure your access to your funds when using your First Citizens' Visa Debit Card.

Effective March 10, 2014 we will be limiting all out of country transactions (those transactions conducted and processed from outside of the United States). If you will be out of traveling outside the United States you will need to contact us at 774-628-7875 in order for us to authorize out of country transactions on your debit card. Please update your phone numbers with us, including your cell number. You can also provide us with a temporary phone number. Please be sure to let us know when you return so we can remove this temporary number. This will allow Fraud Prevention to reach you during your travels, should it be necessary.

If you are traveling abroad please take our contact information with you should you need to contact us.

Sign up for e-Alerts

If you have Online Banking or Mobile Banking you can sign up for e-Alerts. This is another effective way that you can monitor your account and your transactions.