

Preventing Fraud – *FraudWatch® Plus*

What you need to know...

First Citizens' Federal Credit Union Visa® debit cards are monitored 7 days a week, 24 hours a day for fraud detection. That's because cards we issue are protected by FraudWatch Plus.

With this protection, trained analysts are watching for suspicious activity on your behalf 24/7, 365 days a year. ***When a transaction is not consistent with your usual card activity, you will get a call from "Fraud Prevention Services" to verify the authenticity of the transaction.***

Fraud is serious business, and can hit anytime. That is why we are always on guard to detect and prevent fraud from happening to you.

Please remember...

- It is important that we have your current phone numbers on file so you can be reached by Fraud Prevention Services in the event that suspicious or out of the ordinary card activity is recognized on your account.
- If you will be traveling internationally or outside of your normal geographic area, contact us first and we will make sure your card is working for you while you travel.
- If you ever get a call from "Fraud Prevention Services", know that they are doing their job to prevent potential fraudulent use of your debit card.
- Fraud Prevention Services will NEVER ask for the following information:
 - Your full card number
 - The expiration date on your card
 - Your card's PIN number
 - The CVC code on the back of your card
 - Your full social security number

Important Phone Numbers...

To respond to a call from Fraud Prevention Services or notify of out of state or unusual transactions that you want authorized, call **1-866-842-5208**. (For calls to Fraud Prevention Services from outside of the USA, call them collect at 1-701-461-2551)

For **LOST or STOLEN debit cards outside of normal business hours** call **1-800-264-5578**. During normal business hours, contact your local branch.