



## Visa Debit Card Fraud Alerts Disclosure

To help protect cardholders from account fraud, Visa provides free two-way fraud text message alerts, which Tech Check Card (Visa Debit) cardholders can receive and reply to without incurring charges from their wireless carrier. These alerts are designed to notify cardholders of suspected fraud via text message. Cardholders can reply to these text messages to confirm fraud or confirm no fraud on the transaction(s) provided in the text message. If a cardholder selects confirmed fraud, an outbound voice call will be made to the cell phone number that was texted. A Visa Call Center agent will review the transaction(s) in question with the cardholder to confirm the text response. Cardholders may opt-out of this free protection service at any time by following the instructions provided below.

### **Fraud Alerts Program Overview:**

Messaging frequency depends on account activity. For more information, TEXT HELP to 32874. To cancel fraud text messaging services at any time reply STOP to any alert from your mobile device.

For Fraud Alerts support, call 1-800-276-8324 extension 111. By giving us your mobile number, you agree that Fraud Alerts text messaging to notify you of suspected incidents of financial or identity fraud. HELP instructions: Text HELP to 32874 for help or call 1-800-276-8324 extension 111. STOP instructions: Text STOP to 32874 to cancel.

Release of Liability: Alerts sent via SMS may not be delivered to you 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 Verizon and T-Mobile/MetroPCS may interfere with messages delivery for which the carrier is not responsible. T-Mobile/Metro PCS does not guarantee that alerts will be delivered.

Tech Credit Union  
10951 Broadway, Crown Point, IN 46307  
[www.techcu.org](http://www.techcu.org)  
(800) 276-8324

Tech CU Privacy Policy: <http://www.techcu.org/home/about/disclosures>