



### Security Enhancements to your ATM/POS/Debit Card

TruGrocer Federal Credit Union has implemented a **Falcon Fraud** security feature for the MasterCard ATM/POS/Debit Card. This is a neural network system that monitors debit card activity for transactions that potentially could be fraudulent. How does it work?

1. Each debit card transaction is monitored by the Falcon Fraud system.
2. If a transaction appears to be out of the ordinary purchasing habits of the card holder, a case is created by the Falcon Fraud Call Center.
3. The Falcon Fraud Call Center will then assess the severity of the possible fraudulent activity. If they feel that this is a fraudulent purchase, a representative from the Falcon Fraud Call Center will attempt to make contact with you.
4. If the Falcon Fraud Call Center is unable to make contact with you they will temporarily block your card until contact can be made.
5. Once contact can be made and the charges verified, the card will be unblocked.
6. The toll-free number for the Falcon Fraud Call Center is (888) 241-2440. If you are traveling in the United States, you may call collect at (909) 941-1034. If you are traveling out of the United States, you may call collect at (727) 227-2447.

Some important points to remember:

1. If you are going to be traveling outside of the country please let us know by calling your branch office. If the Falcon Fraud Call Center cannot get a hold of you they will contact us to see if we have any notes on your debit card activity. If we have a note on the system and the Falcon Fraud Call Center calls us, we will be able to let them know that your charges are legitimate.
2. The Falcon Fraud call center will ask for information to verify that they are talking with you, the true card holder. **They will ask for the last four digits of your social security number to verify they are speaking with the appropriate person and will never ask for personal information such as PIN or card number and expiration date.**

If you have any questions regarding this security service please call us at your branch office.