

## Visa<sup>®</sup> Fraud Alerts Program Disclosure

Laptops. Smart Phones. Electronic tablets. The digital age has made our lives easier and more enjoyable. However, criminals also use technology and other means to tap into your accounts. Our security measures usually block them, however, if we detect what we believe may be fraud, an alert will be sent to you via SMS (text).

Lowering your exposure to potential fraud is important to us. If we detect potential fraud on your card/account, we will take steps to alert you:

By giving us your mobile number, you agree that Fraud Alerts text messaging is authorized to notify you of suspected incidents of financial or identity fraud. For information and assistance:

- For Fraud Alerts support, call DATCU at 940.387.8585.
- Text **HELP** to 23618 [from your mobile device] for help or call DATCU at 940.387.8585.
- Text **STOP** to 23618 [from your mobile device] to cancel Fraud Alerts text messaging.

Messaging frequency depends on account activity.

Release of Liability: Alerts sent via SMS (text) may not be delivered to you if your phone is not in the range of a transmission site, or if sufficient network capability is not available at a particular time. Even within coverage, factors beyond the control of wireless carriers may interfere with messages delivery for which the carrier is not responsible. Carriers do not guarantee that alerts will be delivered.

DATCU
<u>https://www.datcu.org</u>
940.387.8585
DATCU's Privacy Policy: <u>https://www.datcu.org/DATCU/media/PDFs/S-Privacy-Notice.pdf</u>