



Card Fraud Text Alerts FAQ

How do I enroll in fraud alerts?

If you have provided PNWFCU with your mobile phone number, you are automatically enrolled and will start receiving fraud alerts by text message when applicable. Text messages will contain our company name Pacific NW FCU and will be sent between the hours of 8 a.m. to 9 p.m. PST, 7 days a week.

If you are unsure of whether or not we have your current mobile phone number, please call or text us at 503-256-5858 or toll-free at 800-444-5858, go online and update it within online banking, or email us at eservice@pnwfcu.org. It is important that we have your current contact information so that we can contact you as quickly as possible.

What happens if there is a suspicious transaction on my card?

When our real-time fraud monitoring service detects a suspicious transaction we may block your card immediately for your protection. If you confirm that the transaction is legitimate, your card will be available for immediate use. Call us at 800-444-5858 if you need assistance.

How will I be alerted of a suspicious transaction on my card?

Fraud text alerts are delivered by text message. If you do not respond to the text message within 15 minutes, you'll receive a phone call to the phone number we have on file for you.

Should I respond to a fraud alert?

Yes. **For your account security, it is important to respond to fraud alerts.** This allows us to take immediate action to protect your account (if the charge was indeed fraudulent) or allow your account to be available for future transactions (if the transaction was authorized). If you don't respond to any of the calls or text messages, it may disrupt your ability to make purchases with your card.

Will I be charged for fraud alert texts?

No. PNWFCU's card processor supports Free-to-End User two-way text messages alerts, which allows you to receive and reply to without incurring charges from your wireless carrier.

What do the fraud text message look like?

Sample Text Messages:

Initial Alert:

FreeMSG Pacific NW FCU Fraud Center 8772538964 \$125.46 on card XXXX at ABC Company. If valid reply YES, Fraud NO. To Opt Out of alerts, reply STOP.

Response to YES:



PACIFIC NW
FEDERAL CREDIT UNION

FreeMSG Pacific NW FCU Fraud Center 8772538964. Thank you for confirming this activity, you may continue to use your card. To Opt Out of alerts, reply STOP.

Response to NO:

FreeMSG Pacific NW FCU Fraud Center 8772538964. Your response has placed a block on the card. Call us immediately at 8772538962 available 24/7. To Opt Out of alerts, reply STOP.

Important note: We will never send you a message asking for personal, card or account information. If you receive a message asking for this type of information, DO NOT respond and immediately contact us at 800-444-5858.

Can I opt out of receiving fraud alert messages by text?

Yes. If you receive a fraud alert by text, please first confirm if the transaction was authorized. Next, simply respond "STOP" to the text message.

By opting out, you will continue to receive fraud alerts by phone call. However, text messages fraud alerts are a great way to receive notification in real-time when there is a suspicious transaction on your card. This allows you to take immediate action to help protect your account.

Fraud alert important steps to take:

1. Update or confirm your contact information with PNWFCU. Have you moved recently or changed your cell phone number? Please let us know.
2. If you are ever concerned your card has been compromised but have not received a fraud alert, please call PNWFCU at 1-800-444-5858, email eservice@pnwfcu.org or stop by your nearest branch. Turn your card off in [Card Center](#) (available within the mobile app and online banking) until you can verify if it has been compromised.
3. To further help prevent unauthorized use of your PNWFCU credit or debit card, please consider the following free services:
 - Use [Card Center](#) to receive real-time alerts when your card is used, approved or exceeds the transaction controls set by you. Turn your card on and off when needed.
 - Enroll in our [Alerts & Notifications](#) service through Online Banking which will alert you to any transactions that post to your account. Regularly check your account online to see if there are any suspicious transactions that have occurred, but especially if you are unsure about a call or text message you've received. If anything looks amiss, call us directly for assistance.