

## **Fraud Alert Enrollment: What You Need to Know**

Waumandee State Bank's Fraud Text/Voice Alerts enrolls *all compatible customers* by default. This ultimately helps customers by giving them the ability to prevent, identify, and report potential fraud sooner. Customers still retain the right to opt out at any time.

### **Who is enrolled in fraud text/voice alerts?**

All customers who both:

1. Have a phone number capable of receiving SMS (Short Message Service) text messages **or** voice calls
2. Have a Waumandee State Bank debit or credit card

### **How does enrollment work?**

This enrollment requires no action on the part of the customer. If you meet the requirements listed above, you should be enrolled automatically.

All fraud alert text messages received will come from this short code phone number: **37268**. Alerts appearing to come from other numbers are not legitimate, they are fraudulent, so please be wary and cautious. If there is ever a question as to the legitimacy of a communication claiming to be from Waumandee State Bank, please contact one of our eight branch locations to ask if it is legitimate or not before taking any action.

### **What are these alerts? How do they work?**

When our automated fraud detection system sees a debit card transaction that is potentially fraudulent, it will automatically send a text message to that customer with the following wording:

"FreeMSG-Waumandee State Bank [800 Number]: Reply YES or NO if you used debit card ending in [Last Four digits of your card number], [Merchant Name] in [2 Letter US State Abbreviation of purchase], \$[Dollar Amount]. STOP to opt out"

The customer can then send a text message reply with "YES" to indicate they attempted the transaction or "NO" if it is fraudulent. If the customer replies "YES", no further action is required. Once you reply "YES" you will receive a message reply that says "**Thank you for confirming this activity. You may continue to use your card. To Opt Out reply STOP.**" If they reply "NO", our system will act to temporarily disable the customer's debit card so no further transactions can be attempted. The customer will then be sent the phone number for our twenty-four-hour fraud help line. If you prefer, customers are welcome to call their local bank office instead. Waumandee State Bank's legitimate text alerts system will only ever ask you to reply with "YES" or "NO" regarding any potentially fraudulent transaction. **Any texts deviating from this format are fraudulent.**

### **What if I don't have a compatible SMS number?**

If you have a debit card through Waumandee State Bank but no SMS compatible phone number, you may receive an automated voice call in place of a text. The call will be worded as follows:

"This is the Fraud Detection Center calling to verify recent activity on your Waumandee State Bank debit/credit card ending in [Last Four digits of your card number]."

Follow the remaining instructions in the message to confirm or deny the recent debit card activity. **Be wary as any voice calls deviating from this format are fraudulent and you should not give them any information.**

**How are certain transactions deemed “potentially fraudulent”?**

A debit card transaction could be flagged as potential fraud for a variety of reasons. This could be anything from the number of times a transaction was attempted, where the transaction originated, the amount, or any other combination of risk factors.

**Why did Waumandee State Bank enroll all compatible customers?**

Customer service and security has always been Waumandee State Bank’s top priority. Enabling this feature for all helps us deliver the best service to every customer. If a customer prefers not to receive these alerts, they can opt out easily. *See next Q/A answer for info on how to opt out of these alerts.*

**What if I don’t wish to be enrolled in these text/voice message alerts?**

If you wish to **opt out** of these text message alerts, all you need to do is to reply “STOP” in all capital letters to any alert text you may receive.

**What if I’ve opted out of voice/text alerts but later decide I want to re-enroll?**

If you would like to be re-enrolled in the alerts, please contact one of our eight branch locations and explain that you’d like to be enrolled in voice/text alerts now even though you had previously opted out of them. Once you receive your enrollment text message just reply with “YES” to opt in.

**If I’m unable to reply to either fraud alert text or phone call will my card be disabled?**

If the bank is not immediately able to reach you or you are unable to reply the bank may restrict your card if the fraud risk is high. If the transaction generates a fraud report, **your local bank branch will attempt to contact you via phone call within the next few business days.** If this second contact attempt also fails, your card will be disabled until we hear from you.

**What if I need help or have questions about Text Alerts?**

Reply HELP to any text alert message you receive or call 1-844-544-3265 to be put through to our toll-free help line. You can also call any one of our eight Waumandee State Bank locations directly.