



# CARD SECURITY



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WEST

## 24/7 DEBIT AND CREDIT CARD SECURITY

As a member, we continually monitor your Dakota West Credit Union debit and credit cards for unauthorized usage, whether online or at a retailer. When we suspect your card may have been used without your permission, we let you know with a call to you during traditional hours. Beginning June 12, 2019, we will begin alerting you 24 hours a day, seven days a week using a variety of communication methods: phone calls, email, and texts.

## TEXT AND EMAIL NOTIFICATION

Phone calls will continue to be made during suitable hours, but emails and texts may reach you at any time. To be sure you know it's authentic, we want to give you an idea of what you might expect. An email or text alert will provide specific transaction amounts and locations for you to confirm as authentic. Your response will be followed by an email or text response.

These examples will give you an idea of the ways we may contact you. If ever you are uncertain as to the authenticity of an alert, you are always welcome to call Dakota West Credit Union at 800.411.7590 24-hours a day.

**Please Verify Recent Card Activity**

**Your Card Ending in 9999**

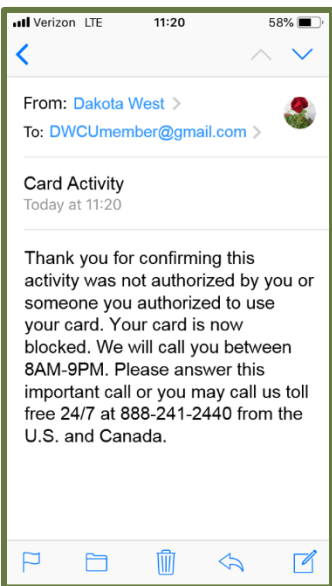
Dear John Smith:

As part of our commitment to protecting the security of your card, we continuously monitor for possible fraudulent activity. We need to verify that you or someone authorized to use your card made the following transaction(s) on your card ending in 9999:

Merchant	Amount	Date	Time	Location	Status
WALMART	\$304.95	04/03/2019	08:28 AM	CANOGA PARK, CA	Attempted
BOUCHERIE BMS	\$327.02	04/03/2019	08:28 AM	Panorama City, CA	Attempted
DANILO BORRACHARIA	\$71.37	04/03/2019	08:28 AM	Tujunga, CA	Attempted

Please click on one of the two statements below that best represents the transactions above:

[All Transaction\(s\) Authorized](#)    [One or More Transaction\(s\) NOT Authorized](#)



## IMMEDIATE ACTION

If activity on your card is unauthorized, your response will automatically and temporarily deactivate your card. You will need to speak to a Member Service Representative to reactivate your card and review which transactions are fraudulent.

If you are unable to call at the time of the alert, don't worry. We will reach out to you by phone shortly and provide you additional information and assistance.

## BE PROACTIVE

Following preventative tips protects your card and keeps your information secure. Take time to notify us when you will be traveling out of your area or if you will be making a large purchase. For all the

other times, we will be sure to help keep your accounts safe using urgent notification. You and your security are important to us, and we continue to improve the ways we protect you, your funds, and your cards.

