



## 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 will alert you twenty-four hours a day, seven days a week using a variety of communication methods: phone calls, email, and texts.

## TEXT AND EMAIL NOTIFICATIONS

Phone calls may be made during suitable hours, but emails and texts may reach you at any time. How do you know these notifications are authentic? An email or text alert will provide specific transaction amounts and locations for you to confirm. Your response will be followed by an additional 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 at any time.

## 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 begin the process and confirm which transactions are fraudulent.

If you are unable to call at the time of the alert, don't worry. We will also receive notification of the activity in question and make an attempt to reach you.

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](#)

From: Dakota West >  
To: DWCUmember@gmail.com >

**Card Activity**  
Today at 11:20

Thank you for confirming this activity was not authorized by you or someone you authorized to use your card. Your card is now blocked. We will call you between 8AM-9PM. Please answer this important call or you may call us toll free 24/7 at 888-241-2440 from the U.S. and Canada.

## BE PROACTIVE

Following extra preventative tips can also protect your card and keep 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. [Create alerts for account trans-actions.](#) [Download the MY Cards mobile app](#) to control your card usage wherever you may be.

You and your security are important to us, and we continue to improve the ways we protect you, your accounts, your funds, and your cards.

FreeMsg: CMS Dakota WestCU: Jun 2 bxn on card ending 9999: \$54.95 Processed by Dollar Discount, Las Vegas, NV. If authorized reply YES, if not reply NO. To Opt Out reply STOP.

Yes

FreeMsg: CMS Dakota WestCU: Thank you for confirming this activity. Your card is safe for continued use. To Opt Out reply STOP.