



## Falcon Fraud Consumer Education Letter

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### Protecting Your Money And Your Peace of Mind

At TEFCU, safeguarding your account is an important part of our business. We are proud to provide unparalleled card security as part of your credit union membership.

No matter how careful you are with your financial records, criminals still find ways to access your card information to make unauthorized purchases. To combat this threat, we use the leading fraud protection service to monitor your accounts and detect suspicious activity.

#### How it works

- The service has information about fraud that has occurred for other cardholders
- The service learns your normal spending patterns
- Based on a combination of this information, the service evaluates your transaction  
If the transaction is considered risky, a fraud specialist will contact you to verify if you authorized the transaction
- If you confirm the transaction is legitimate, there is no impact
- If you confirm that you did not authorize the transaction, that card is immediately blocked to stop more fraud from occurring
- If the fraud specialist cannot reach you, a message will be left and your card may be temporarily blocked until you return the call

#### How you can help

- Protect your card and card information
- Regularly monitor your statements for any activity that is not yours
- If you are contacted by a fraud specialist, please return the call as soon as possible
  - If the fraud specialist calls you, you will not be asked for any personal information
  - If you call the fraud call center back, you will be asked to verify your identity
- Make certain that the phone number you have on file with the credit union is current so you can be easily contacted if any questionable activity is detected on your account

To learn more about how we safeguard your account, please contact a Member Services Specialist at (202) 832-5100 or visit our web site at [www.TEFCU.org](http://www.TEFCU.org).

If your card is lost or stolen, or you notice suspicious activity, please call: (800) 754-4128.