

Card Alert Notifications

Debit Card fraud just got easier to fight with HCFCU's Card Alert Notification service. Members currently receive a phone call if suspicious activity is detected on their debit card. With the new card alert notification service, debit cardholders can receive text alerts to their mobile device.

Protecting Your Debit or ATM card

Protecting your MasterCard® debit or ATM card from fraud requires 24/7/365 days a year monitoring. Our fraud detection programs monitor your card transactions for any suspicious activity. If potentially fraud transactions are taking place, we'll contact you immediately so that future fraudulent transactions can be avoided.

What We Monitor

Your card transactions are monitored for purchases outside your normal purchasing patterns, unusual timeframes and geographical locations, or purchase patterns that are consistent with previously identified fraud trends.

How We Contact You

Connecting with you quickly is critical to stopping any potential card fraud. 86% of Americans have a mobile device and this offers a convenient and free* method to get hold of you fast. With our Card Alert Notification service, you will receive a text messaging asking you to confirm if a suspicious transaction was authorized by you.

Receiving a Text Message

- The text message will arrive with a 5 digit code (33748) and contain our financial institution name, dollar amount of the transaction and merchant name.
- You will be asked to reply with "Yes" if you authorized the transaction. You will receive a confirming text message and can continue to use your card with confidence.
- A "No" reply means you have not authorized the transaction. You will receive a confirming text message and you will be contacted immediately by a fraud specialist to protect your account. Please answer this important call.
- Do not reply to the text message with any personal or confidential card information.
- If you would like to opt out of receiving these important messages by text, you may reply with STOP to indicate this preference

Help Us Protect You

- Keep us up to date with your current mobile and home phone numbers and contact information.
- Traveling in the U.S. or to a foreign country for an extended period of time? Contact us prior to your departure and we'll make our monitoring more flexible during your travel or vacation time. Fill out our online travel notification form [here!](#)
- Don't forget to enroll your debit card in MasterCard SecureCode to help prevent unauthorized online purchases.

* Text messages to your mobile device are free, but all other fees on calls and texts are subject to the terms of your voice/data plan with your mobile carrier.