INTRODUCING FRAUD TEXT ALERTS

Fraud Text Alerts FAQs

Sometimes, a credit or debit card number can fall into the wrong hands. If someone is trying to use your PSCU card without your permission, you may receive a Fraud Text Alert.

What are Fraud Text Alerts?

Fraud Text Alerts are used to help members live well by quickly identifying potential credit and debit card fraud. PSCU continually monitors debit and credit card transactions for signs of fraudulent activity. If a suspicious transaction is detected, members are alerted by SMS/text message.

How do I enroll in Fraud Text Alerts?

If you have provided PSCU with your mobile phone number, you are automatically enrolled and will start receiving fraud alerts by text message.

What happens if there is a suspicious transaction on my card?

When our real-time fraud monitoring service detects a suspicious transaction, we may block your card immediately for your protection. If you confirm the transaction is legitimate, your card will be available for immediate use.

How will I be alerted of a suspicious transaction on my card?

Fraud text alerts are delivered by SMS/text message. If you do not respond to the first text, you will receive an additional text. If you do not respond to any of the text messages, you'll receive an email or phone call to the email address and phone number we have on file for you.

Should I respond to a fraud alert?

Yes. For your account security, it is important to respond to fraud alerts. This allows us to take immediate action to protect your account (if the charge was

indeed fraudulent) or allow your account to be available for future transactions (if the transaction was authorized). If you don't respond to any of the calls or text messages, it may disrupt your ability to make purchases with your card.

What do the SMS fraud text message look like?

Here are a few sample messages.

Alert
FreeMsg: PSCU 8882412440: JUN 27 card ending in 9999 $54 Dollar Discount Las Vegas NV. If authorized, reply YES. If not, reply NO. To opt out, reply STOP.

Response to YES
FreeMsg: PSCU 8882412440: Thank you for confirming this activity; your account is safe for continued use. To opt out, reply STOP.

Response to NO
PSCU: Thank you for your reply. Your card is now blocked. A fraud specialist will call you To opt out of alerts, reply STOP.

Can I opt out of receiving fraud alert messages by text?

Yes. If you receive a fraud alert by text, please first confirm if the transaction was authorized. Next, simply respond "STOP" to the text message.

By opting out, you will continue to receive fraud alerts by phone call. Keep in mind, text message alerts are a great way to receive notification in real time when there is a suspicious transaction on your card. This allows you to take immediate action to help protect your account.

Important notice: Fraud alerts sent via SMS/text may not be delivered to you if your phone is not in range of a transmission site or if sufficient network capacity is not available at a particular time. Even within coverage, factors beyond the control of your wireless carrier may interfere with message delivery for which they are not responsible.

What if Fraud Text Alerts don’t appear to be working for me?

Fraud Text Alerts use the mobile phone number connected to your PSCU account. Have you moved recently or changed your cell number? Is it possible you listed your mobile number as a home number with PSCU? In cases like these — or if you are concerned your account has been compromised — call 734-641-8400 or come into a branch.

What other steps can I take to avoid fraud?

Set up account alerts through our online and mobile banking. This will keep you informed about transactions that post to your account and help draw attention to anything that looks unusual.

What else should I know about Fraud Text Alerts?

PSCU will **never** send you a message asking for your personal or account information. If you receive a message asking for this type of information, do not respond. Instead, contact PSCU directly by calling 734-641-8400 or visiting a branch.