FRAUD: WHAT YOU CAN DO TO FIGHT IT!



HERE ARE SOME TIPS FOR KEEPING YOUR MONEY SAFE.

1. Avoid ATMs that read the magnetic stripe on your card instead of the EMV chip. These types of machines require you to insert and remove your card rapidly. Magnetic stripe technology lacks layers of protection, and these types of machines are susceptible to skimmers. EMV chip-equipped ATMs will hold your card for a few seconds in order to read the chip. All Fibre Federal ATMs at our financial services centers are equipped with EMV chip technology.
2. Be aware of the signs of a skimming device on ATMs, fuel pumps, and merchant card terminals. Skimmers are artificial card readers and keypads placed on the ATM, and are designed to access your card information and your PIN. Before you insert your card, examine the ATM closely to ensure it does not look different than it used to. Check the card reader and keypad and make sure neither are loose.
3. Use Online Banking to monitor your accounts regularly, and take advantage of its transaction alerts options. Notification examples include balance alerts, insufficient funds alerts, and transaction alerts.
4. Register your Debit and Credit Cards with Fibre Card Manager, available in Mobile Banking. Use this free service to manage your risk and prevent fraud. It allows you to define when, where, and how your cards can be used, and send alerts on your mobile device. It also enables you to turn your card off when you see fraudulent activity on your account.
5. Contact us at 800-205-7872 if you detect fraudulent activity. Our Card Services department will work closely with you to resolve the problem.
6. For 24/7 service with your cards every day of the year, call our Card Care Center at 1-833-462-0796. Dispute a card transaction, report lost or stolen cards, set travel notifications, and return a call from the Fraud Prevention Center.
7. To avoid becoming a victim of phishing, never disclose proprietary information about yourself to someone who calls, texts, or emails you. We will not contact you to ask for information on your accounts. If you should ever feel you are not talking to us, even if our name appears on your caller ID, please ask for the caller's name and tell them you'll call them back. If you receive a call from someone claiming to be our fraud monitoring service, please know that our monitoring service's procedure is to ask to send you a confirmation code to verify your identity and theirs.

New to Online Banking? Visit: fibrecu.com/olb-signup

STAY ON TOP OF FRAUD WITH ACCOUNT ALERTS

Nobody can be expected to watch their accounts for fraud all the time. Thanks to account alerts, you don't have to! With free Online Banking and Fibre Card Manager, it's easier than ever to set helpful alerts.

1. **Large Purchase**
   Set an alert to notify you when a purchase threshold has been exceeded, so you can verify the purchase. This can be set up in Online Banking. From your desktop, select the Just for You tab, My Alerts, and then Accounts. Choose the Transactions option. Select "Withdrawal is over" and then select an amount, such as $500, and save.
2. **When Profile or Password Changes**
   Online Banking users automatically receive an alert when their password or other personal information have been changed. If you did not make the changes it is a sure sign of identity theft. To verify we have correct contact information for you when sending these types of alerts, select the Just for You tab and then My Contact Info. Verify we have your current contact information and that your preferred method of contact is selected.
3. **Minimum Balance**
   It's always a good idea to get a heads-up when your account falls below a specific amount. Not only can a low balance alert signify unauthorized purchases, it can also help you take action to avoid fees. To set a minimum balance alert in Online Banking, select the Just for You tab, choose My Alerts, and select Accounts. Click the Balance option to set your balance amounts, then save.
4. **Any Card Purchase**
   This alert is ideal for cards you don't often use. For instant alerts, use Fibre Card Manager. Select the Fibre Card Manager feature within Mobile Banking and follow the instructions to set up your cards. You'll receive a notification on your phone within seconds of any transaction.
5. **Out of Area Purchases**
   You'll also need Fibre Card Manager for this handy notification. Restrict transactions to a certain area using your phone's GPS. All in-store transactions will generate an immediate alert if your device and merchant locations do not match.

To learn more about
how to protect yourself from fraud,
visit fibrecu.com/fraud