



Consumer Education Falcon Fraud Protection

No matter how vigilant you may be with your financial records, thieves can still find a way to use your card information to make unauthorized purchases. It can happen at the grocery store, the gas station, your local shopping mall or any other merchant you visit- and it can happen to you.

At Ozark Federal Credit Union, we are committed to keeping our members' assets safe while minimizing any inconvenience protecting your account may cause.

That is why Ozark Federal Credit Union works with a premier fraud protection service to monitor activity on our member's cards and notify us of any suspicious transactions. This allows us to notify you as quickly as possible. Please keep your personal contact information current. We need you to know if your card has been blocked for suspicious card activity. What qualifies as suspicious activity could be a combination of options, i.e. high purchase amounts, out of the ordinary merchant transactions, or uncharacteristic transactions originating in a foreign country without prior notification of travel. This could cause your card to be temporarily frozen.

When fraudulent card activity is suspected you will be contacted immediately by a fraud analyst to verify the transaction. If the transaction is valid, no subsequent purchases will be blocked. If the card activity cannot be verified by you, the transaction will be coded as suspicious and your card will be blocked immediately. Since you will be contacted by a fraud analyst soon after the first transaction in question, we ask that you make sure Ozark Federal Credit Union has an up-to-date at all times. **If you would like to be notified by your cell phone, please contact the Credit Union to update that information.** When you are contacted by a fraud analyst, you will be asked to verify your identity, but never for your entire social security number.

If you believe your card is being used illegally and we cannot reach you at the phone number on file, we may block your card for all additional transactions. It is crucial that you keep Ozark Federal Credit Union number with you at all times. The office number is 573-686-7221 and our toll free number is 800-786-7221. Please feel free to call us in the event your card is blocked and you are away from your contact phone number listed.

We are proud to include this level of security as part of your standard membership with Ozark Federal Credit Union. For more information about our fraud protection practices, please contact a member service representative anytime at the numbers listed above or visit us online at **ozarkfcu.com**.