



## Falcon Consumer Education For our member with a SFCU DEBIT CARD

### Protecting Your Money and Your Peace of Mind

At Southland Federal Credit Union, 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;
- ❖ FALCON alerts the credit union of the possible fraud and creates a record;
- ❖ 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. Call or come by the credit union to update or verify the contact numbers we have on file for you.
- ❖ If you travel or are planning a trip, contact credit union or FALCON at the number listed below, this way the system is aware of purchases that may be made that are outside of your normal purchase area.

To learn more about how we safeguard your account, please contact a Member Service Representative at (936) 639-2311 or visit our Web site at [www.southlandfcu.com](http://www.southlandfcu.com) .

If your card is lost or stolen, or you notice suspicious activity, please call FALCON at:  
1-800-405-7068 This toll free number is available 24/7.