

Automated Fraud Text Alerts FAQs

TruMark Financial credit and debit card transactions are continually monitored to identify and prevent fraud. TruMark Financial is committed to providing members the best fraud-fighting tools to strengthen defenses and help members take immediate action against fraud. When suspicious transactions are identified, TruMark Financial will attempt to contact you about the activity via text, phone, and email to determine if the suspicious transaction was authorized.

Please remember, TruMark Financial will never ask for account information, passwords, or other sensitive information via these unsecure channels. Automated Fraud Text Alerts will only require a simple yes (Y) or no (N) reply. If you are not certain the message is authentic, please contact the credit union at 1-877-TRUMARK.

Q How do Automated Fraud Text Alerts work?

A TruMark Financial uses state-of-the-art tools to monitor accounts for suspicious transactions and activity. If unusual purchasing patterns or locations are detected, TruMark Financial will send a real-time automated text message asking to validate the purchase. If you are unable to respond to the text message within 30 minutes, TruMark Financial will try to contact you via phone or email.

Q How do I register for Automated Fraud Text Alerts?

A There is no need to register. As a member of TruMark Financial, you will automatically receive alerts via text message, phone, or email. Please review and be sure your contact information with the credit union is up to date.

Q Are Automated Fraud Text Alerts available for both credit and debit cards?

A Yes.

Q Is there any cost for Automated Fraud Text Alerts?

A There is no cost. This service is provided free to TruMark Financial members.

Q How do Automated Fraud Text Alerts contact members?

A Depending on the phone numbers available, the contact process is as follows:

1. A fraud notification alert text is sent to the member's mobile phone.
2. If a response to the text is not received within 30 minutes, a call is made to the mobile number.
3. If the mobile phone is not answered, 30 minutes later an email will be sent.
4. A Digital Voice call is made to the home number.
5. If the home phone is not answered, 30 minutes later a Digital Voice call is made to the work number.

Q What are the calling and texting times for Automated Fraud Text Alerts?

A Automated Fraud Text Alerts follow the same guidelines in place today for Fraud Detection Services. Texts are sent 24/7. Phone calls and emails are attempted between the hours of 8 a.m. and 9 p.m. in the member's time zone. Inbound calls are accepted 24 hours a day, 7 days a week.

Save the Automated Fraud Text Alerts to your contacts

Text Alerts: 91937

Automated phone calls: 1-888-918-7313

Q Are Automated Fraud Text Alerts available for overseas members?

A No, automated alerts only work with US phone numbers.

Q Is this service safe and secure?

A Yes. TruMark Financial's Automated Fraud Text Alerts will simply ask you to reply yes (Y) or no (N) to confirm charges. You will never be asked for your account number, card number, PIN number, a "code", or any personal information via text message. If you ever receive a text message asking for any personal or identifying information, please do not respond. Call TruMark Financial at 1-877-TRUMARK immediately to report the fraudulent text, phone, or email message.

Q How will I recognize the Automated Fraud Text Alert?

A The text message will have the short code (number) of 91937 and will identify the sender as TruMark Financial. The automated voice call will come from 1-888-918-7313. It is recommended you add these to your contacts:

- Text Alerts: **91937**
- Automated voice call: **1-888-918-7313**

Q What if my phone is stolen?

A TruMark Financial suggests always keeping your phone password protected. If the phone is lost or stolen, call your mobile phone provider to cancel the service.

Q What if I do not have text messaging?

A Fraud alerts will be sent via phone and email. A text messaging plan is not required. Automated Fraud Text Alerts are an additional way to receive fraud protection from TruMark Financial.

Q Will the card in question be blocked if I cannot be reached?

A The blocking of a credit or debit card number depends on the transaction(s) in question. Automated Fraud Text Alerts is simply another communication channel and does not change the process already in place with TruMark Financial's fraud detection services.

Q If I respond that the blocked transaction is not fraud will that restore the card?

A Yes, you will then be able to continue using your card.

Q How do I opt-out of Automated Fraud Alerts text messages?

A Reply 'STOP' to 91937 from the mobile device you would like to opt-out.

Q What if my mobile number changes?

A Please update all contact information on file with TruMark Financial as soon as changes occur to ensure alerts are sent to the proper number on file. You will still receive alerts on your home phone number or email, if that information is on file. Accurate contact information is vital to reach members in the event TruMark Financial identifies suspicious transactions.

Q Why do I receive multiple messages with Pg 1/2, Pg 2/2?

A Most text messages have a maximum length of 160 characters per message. Some alerts may require multiple messages to provide you with all the necessary information. All text messages are paid for by TruMark Financial and you will not be charged for any text message alerts.

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