

## CAHP Credit Union Member 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 CAHP Credit Union we are committed to keeping our members' assets safe while minimizing any inconvenience protecting your accounts may cause.

That's why CAHPCU works with a premier fraud protection service to monitor activity on our member's cards and notify us, and you, of any suspicious transactions. We need you to know your card may be blocked if suspicious card activity occurs. If things like unusually high purchase amounts, out of the ordinary merchants or uncharacteristic transactions originating in a foreign country are identified on your account, your card may be temporarily frozen.



When fraudulent card activity is suspected, like when you buy a big-ticket item at a store where you have no previous purchase history, you will be contacted immediately by a fraud analyst to verify the transaction. If you tell us the transaction is valid, subsequent purchases will not be blocked. If card activity cannot be verified by you, the transaction will be marked 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 CAHP Credit Union has an up-to-date phone number on file at all times. 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 we 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. Therefore it is crucial that you keep **CAHPCU phone number** with you at all times, **800.542.2247**, to call us in case your card is blocked and you are away from your contact phone.



We are proud to include this level of security as part of your standard membership. For more information about our fraud protection practices, please contact a member service representative, or visit us on the Web at [www.cahpcu.org](http://www.cahpcu.org).

