

EnFact FRAUD ALERTS - NCFCU Debit Cards

No matter how careful you are with your personal information, criminals may still find a way to access your card information. By monitoring your normal spending patterns and known fraud patterns, this fraud protection service evaluates your transactions for suspicious activity. There are multiple reasons a transaction can be flagged as potentially fraudulent. This may include: abrupt changes in purchase locations, a sudden increase in high dollar purchases, or your card is used unexpectedly in a foreign country. Your NCFCU Debit Card is currently available for use in the *50 United States, US Virgin Islands, & Puerto Rico*.

When EnFact identifies a transaction as potentially suspicious, the automated system will contact you to verify if it is yours or not. (Via text from a short 5 digit number or a call from a toll free number) The text will **specifically** say that it is from Neighborhood Community FCU. Your response to this alert is critical to prevent further attempts and avoid restrictions that may be placed on your card. If you confirm these transactions were yours, that's it! Your card will be fine and you may go on about your day! If you do not respond, it WILL shut down your card. If you can confirm that the transaction(s) in question are not legitimate, your card will be blocked immediately. You will need to contact our physical branch to order a new card. EnFact may ask you to verify the last 4 digits of your card number, your zip code and/or recent transactions. **They will NEVER ask you for the entire card number, account number, social security number, birthdate, or your PIN.**

It is very important to this service that we maintain up to date contact information for all cardholders as it requires your interaction. Your landline, cellphone, and/or email address must be correct in our system. These may be updated by calling our office at (402) 895-6880 or logging into your Online Banking via www.neighborhoodfcu.org then selecting "Settings".

To report a Lost or Stolen card **during** business hours please call (402) 895-6880.

To report a card Lost or Stolen **after** business hours please call (800) 472-3272.