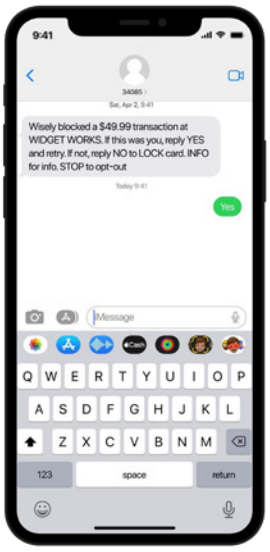
Two-way SMS/ Text alerts

Overview

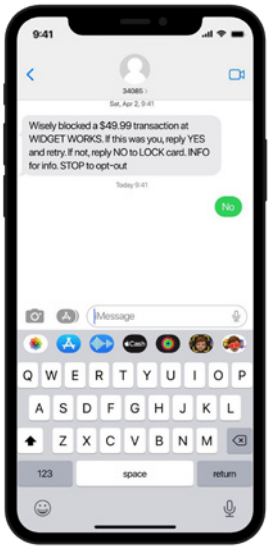
To stay ahead of fraudsters and scammers, we continuously look for ways to enhance our fraud monitoring technologies and processes. **Two-Way SMS/Text Message alerts**[1] gives you an easy way to receive and reply to important fraud alerts[1] within seconds of a declined transaction. It's designed to help our members prevent fraud when it starts — not after it's happened.

How it works

If we detect a suspicious transaction, it will be blocked and you will receive a text message[1] like what you see below. **Check out what happens when you respond:**



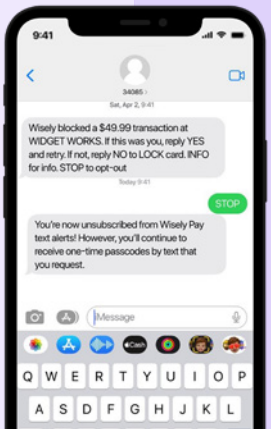
If you attempt a transaction and reply **"Yes"** to this text[1], you can retry your transaction.



If you receive a text[1] and you don't recognize the transaction, you can reply **"No,"** and we will immediately lock the card to further protect your account.

Alert opt out

If you respond **"STOP,"** you will no longer receive these important alerts[1] that make you aware of possible fraud in real time.

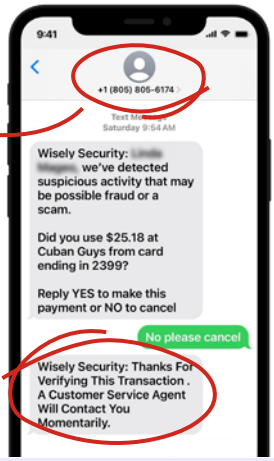


To opt back in, log in to your myWisely® account and select **"Account Alerts"** under **"Account Settings."** Then enable **"Fraud Alerts."**

[1] Standard message and data rates may apply.

Ways to spot a two-way SMS scam

We will only text you from a Wisely short code (“**34085**” or “**71016**”). If you see a different phone number like the one shown here, it is NOT US.



We will NEVER call you after you reply “No.” If you receive a phone call, it is NOT US.

With alerts ON

- A transaction that appears suspicious will be blocked.
- You get notified via text.[1]
- If it’s your transaction, reply yes and you can try the transaction again.
- If you reply no, we’ll immediately lock your card to protect your account.

With alerts OFF

- A transaction that appears suspicious will be blocked.
- You will have to call Member Services for help.
- Transactions for that merchant may continue to be blocked unless you enable the alerts and try again.

Other important information

- Verify the phone number we have for you on record is a valid mobile number that can receive text messages.
- Be sure to download the myWisely app[1] to see the latest updates, manage your account, and view your transactions.
- Please note that if you reply STOP, opt in again, and reply STOP a second time, you will be blocked from opting in again for 30 days from the second time you opted out.
- If you don’t already have one, contact Member Services at the number on the back of your card about our more secure EMV-chipped card. This can also help you further reduce the risk of fraud.

To learn more about safeguarding your account and preventing debit card fraud, scan here:

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