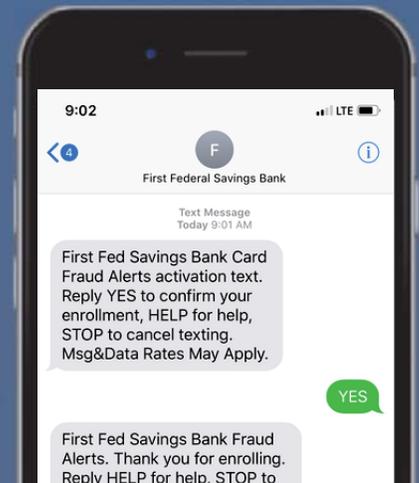


# FRAUD TEXT ALERTS Q&A

*If you have a question or concern that is not addressed below, or if you need further clarification, please give us a call at (800) 443-8780.*



## **1. After I register for Fraud Text Alerts, how long will it take to receive the activation text(s)?**

For your security we have to verify your identity, your card, and your phone number. Please allow up to 1 business day to receive your initial activation text.

## **2. Once I confirm my enrollment, how long does it take to activate my alerts?**

Your cards are activated almost immediately once you confirm your enrollment through text message. Once you receive our thank you text, your alerts are officially activated.

## **3. What if I have more than one debit card from First Federal Savings Bank?**

By enrolling in Fraud Text Alerts, you agree to register all your FFSB debit cards. You will receive separate activation texts for each card. You will have to reply YES for each activation text received.

## **4. If I receive a Fraud Text Alert after my cards are activated, will I know which card was flagged for suspicious activity?**

Yes. If the system identifies an unusual transaction, you will receive a text to confirm the purchase. The Fraud Text Alert will provide you with the last 4 digits of the card that was used. Simply confirm by texting back YES or NO.

## **5. What happens if I was responsible for the transaction and reply YES?**

If the transaction is confirmed as not fraudulent, a text will be sent with further instructions to confirm your purchase.

## **6. What happens if I was not responsible for the purchase and reply NO?**

When you reply NO, you are confirming that the transaction is suspicious. You, the cardholder, will be alerted that there now may be a hold on your card and will be directed to call for further investigation.

## **7. Can more than one number receive Fraud Text Alerts for one card?**

No. Only one FFSB debit card can be registered to one cell phone number.

## **8. What if I have a dependent that has a debit card linked to my account?**

Your phone number will have to be assigned to his or her debit card to receive Fraud Text Alerts for his or her debit card specifically.

## **9. When a cardholder receives notification via text, what number does the message come from?**

All Fraud Alert Text notifications will come from the number 70756. The text message will identify 'First Fed Savings Bank' as the sender. This number can be stored in your contacts with a name of your choice.

## **10. Will I receive these text message alerts at all hours of the day?**

No. Text messages will only be sent between 8AM and 9PM local time.

## **11. I never received my activation text. Are my FFSB debit cards activated?**

No. Your debit cards are not activated until you confirm your enrollment for each card by text message. If you did not receive your activation text, and it has been a full business day, give us a call at (800) 443-8780. If you register after normal business hours, please allow up to 1 full business day to receive your activation text.

## **12. What if I don't want to enroll all of my cards?**

All your FFSB debit cards are enrolled in Fraud Alerts. However, text alerts are a new, convenient feature for customers. We highly recommend that you enroll all your cards in text alerts. However, if you do not wish to do so, please stop in and see us or give us a call at (800) 443-8780. The cards you do not enroll in text alerts will still receive traditional phone calls.



**REGISTER NOW**

