Fraud Alert Enrollment: What You Need to Know

Waumandee State Bank's Fraud Text/Voice/Email Alerts enrolls all compatible customers. This ultimately helps customers by giving them the ability to prevent, identify, and report potential fraud sooner. Customers still retain the right to opt out at any time.

Who is enrolled in fraud text/voice/email alerts?

All customers who-

1. Have a phone number capable of receiving SMS (Short Message Service) text messages **or** voice calls
2. Have a Waumandee State Bank debit or credit card

How does enrollment work?
Enrollment does not require any action from the customer. If you meet the requirements listed above, you will be automatically enrolled.

All fraud alert text messages received will come from short code phone number: **69293.** Alerts appearing to come from other numbers are not legitimate. They are fraudulent, so please be wary and cautious. If there is ever a question as to the legitimacy of communication claiming to be from Waumandee State Bank, please stop into any of our locations or call the phone number posted on our website to ask if the communication was legitimate.

What are these alerts? How do they work?
When our automated fraud detection system sees a debit or credit card transaction that is potentially fraudulent, it will automatically send a text message to that customer with the following wording: "*FreeMsg Waumandee State Bank Fraud Alert Did you use <Card Type> card ending <Number end> for <Amount> at <Merchant Name>? Reply Y or N STOP to end alerts*"

The customer can then send a text message reply with "Y" to indicate they attempted the transaction or "N" if it is fraudulent. If the customer replies "Y", no further action is required. Once you reply "Y" you will receive a message reply that says *"FreeMsg Waumandee State Bank Block on card has been removed. We'll continue to monitor your card for unusual activity. If declined, please retry your purchase. To Opt Out reply STOP."*

If the customer replies "N", our system will act to temporarily disable the customer's debit or credit card so no further transactions can be attempted. The customer will then be sent the phone number for our 24-hour fraud help line. This number changes periodically to help prevent spoofing of that number. If you prefer, customers are welcome to call their local bank office during regular business hours instead. Waumandee State Bank's legitimate text alerts system will only ever ask you to reply with "Y" or "N" regarding any potentially fraudulent transaction. **Any texts deviating from this format are fraudulent.**

What if I don't have a compatible SMS number?
If you have a debit or credit card through Waumandee State Bank but do not have a SMS compatible phone number, you may receive an automated voice call or an email in place of a text. Follow the instructions in the message to confirm or deny the recent debit or credit card activity. As always, if you have any reservations as to the legitimacy of the message, please stop in or reach out to any Waumandee State Bank location via the phone number found on our website.

How are certain transactions deemed "potentially fraudulent"?
A debit or credit card transaction could be flagged as potential fraud for a variety of reasons. This could be anything from the number of times a transaction was attempted, where the transaction originated, the amount, or any other combination of risk factors.

Why does Waumandee State Bank enroll all compatible customers?
Customer service and security has always been some of Waumandee State Bank's top priorities. Enabling this feature for all helps us deliver the best service to every customer. If a customer prefers not to receive these alerts, they can opt out easily.

What if I don't wish to be enrolled in these text/voice/email message alerts?
If you wish to *opt out* of these text message alerts, all you need to do is to reply "STOP" in all capital letters to any alert text you may receive.

What if I've opted out of voice/text/email alerts but later decide I want to re-enroll?
If you would like to be re-enrolled in the alerts, please contact any of our branch locations and explain that you'd like to be enrolled in voice/text/email fraud alerts now even though you had previously opted out of them. Once you receive your enrollment text message just reply with "YES" to *opt in*.

If I'm unable to reply to either the fraud alert text, phone call, or email, will my card be disabled?
If the bank is not immediately able to reach you or you are unable to reply to the outreach, the bank may restrict your card if the fraud risk is high. If the transaction generates a fraud report, your local bank branch will attempt to contact you via phone call within the next few business days. If this second contact attempt also fails, your card will be disabled until we hear from you.

What if I need help or have questions about Text Alerts?
Reply "HELP" to any fraud text alert message within 72-hours, or you can call any of our Waumandee State Bank locations directly via the phone number found on our website.