



UNION Savings BANK  
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## DEBIT CARD FRAUD MONITORING CHANGE EFFECTIVE FEBRUARY 24, 2020

We are excited to introduce a new service called EnFact Fraud Text Alerts for all debit cardholders coming February 24, 2020. EnFact Fraud Text Alerts is a free\* service that improves security by providing fast identification of unusual debit card activity.

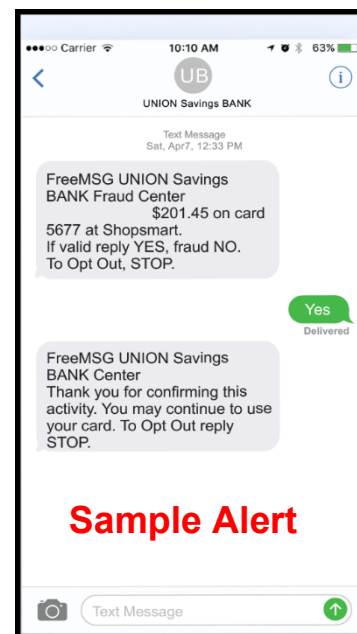
### Here's how EnFact Fraud Text Alerts will work

1. If EnFact detects unusual activity on your debit card, you will receive a text message with transaction details. A sample message is shown to the right.
2. Respond by text with YES to confirm that the purchase is valid. We will then process the transaction – simple as that!

**OR**

3. Respond by text with NO if the transaction is fraudulent. You will receive another text message with instructions on how to proceed.

EnFact will message you only when we detect unusual activity. You will not receive a message for every debit card purchase. An example of an unusual activity is if the purchase amount is considerably more than you typically spend. Text alerts may be more frequent at the start of the EnFact service, but the volume will decrease over time as we learn your typical spending patterns.



### EnFact Fraud Text Alerts Important Facts

- Your debit card is automatically enrolled in the EnFact Fraud Text Alerts service.
- You may receive fraud text alerts as soon as **February 24, 2020**.
- EnFact Fraud Text Alerts will arrive from phone number 37268 between 8:00 am – 9:00 pm.
- If you do not respond to an alert, your debit card may be blocked to protect your account from fraud.
- EnFact will never ask for confidential information, like a debit, checking, or social security number.
- We may also reach out by phone call or by email about unusual debit card activity.

### Your Contact Information

It is essential that we have your current contact information. Please call your local branch or our customer service team at 815-235-0800, if you have changed your mobile or home phone number, or email address since you opened your account.

To learn more about EnFact Fraud Text Alerts, please visit our website at [www.unionsavingsbank.com](http://www.unionsavingsbank.com). We appreciate your business and the opportunity to serve your financial needs.