



Fraud Alert Terms of Service.

The Credit Union provides a fraud protection services to continuously monitor your Credit Union account and transactions to identify and prevent fraudulent transactions. If transactions occur on your account through an access device or card that are unusual or outside of your normal transaction or spending patterns, you will be contacted about this activity to confirm the transaction(s). If you have a Credit Union issued access device or card you are automatically enrolled. These Terms govern the alerts and other information.

Alert Delivery. If you have a phone or cell phone number on file with us, the Credit Union or its service provider will send you a Fraud Alert via a text message or other message or communication method we offer (Fraud Alerts). You may contact us to add a phone number or update your contact information. Fraud Alerts will be sent through US carriers only and does not include international service. Fraud Alerts are subject to the terms and conditions of your Internet service provider or wireless provider. Fraud Alerts may not be encrypted. Fraud Alerts can be delivered whether or not your mobile device is locked or in sleep mode. We cannot guarantee the timing or receipt of the Fraud Alert, as this may be affected by factors outside of our control. In the event that a Fraud Alert is delayed, or not received, we are not responsible for any related impacts.

Alert Content. Fraud Alerts may include your name, account and transaction information. Once you are notified and indicate to that the transaction in question is unauthorized, the Credit Union or its service provider will immediately block your access device or card to protect against further unauthorized transactions and use. The Credit Union will not be responsible for the confidentiality, privacy or data security of any information that has been sent to you through text messages. We will never send a Fraud Alert that asks you to supply any sensitive personal or financial information such as your social security number or your account number. If you receive such requests, do not respond and contact us immediately.

Credit Union Liability. You agree to indemnify, defend and hold the Credit Union harmless from any third party claims, liability, damages or costs arising from your use of the Fraud Alert service or from providing us a mobile phone number that is not your own. You agree the Credit Union will not be liable for failed, delayed or misdirected delivery of any information sent through the Fraud Alert service; any errors in such information; any action you may or may not take in reliance on the information; or any disclosure of account information to third parties resulting from your use of the Fraud Alert service.

Fees and Charges. We will not charge a fee for sending Fraud Alerts but your wireless provider or internet service provider might charge a fee depending on your plan.

Right to Opt-out of Service. If you wish to discontinue the Fraud Alerts service you may contact the Credit Union to opt-out of the service at any time.

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