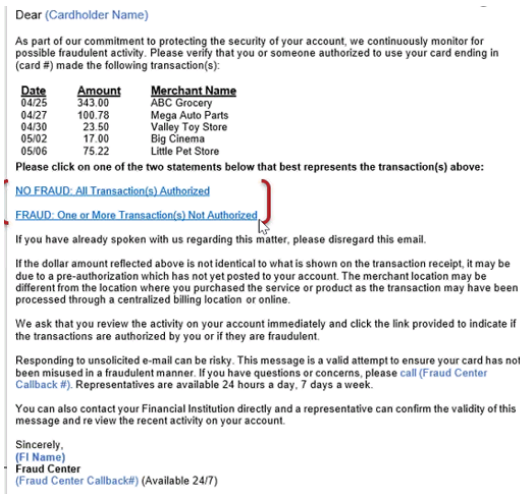


New Card Fraud Prevention Service

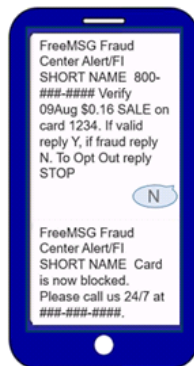
In our continuing efforts to keep your accounts secure, we've improved our alert system for potential card fraud.

Beginning September 23, 2019, the new alert system will work as follows:

1. When potential card fraud is detected, you will receive an automatic email notification from Members Choice FCU with the option to reply with "fraud" or "no fraud." Until the notification is acknowledged, your card will be blocked for your protection.



2. You may also receive a text message as in the example below. You will need to respond with a "Y" or "N" or call the number listed in the message. Please see the number below for future reference.



3. If there is no response received from the text or email, you will receive an automatic phone call to confirm or deny the transaction in question. You need to respond to the auto-dialer message as this builds history in your profile and closes the fraud case without further action.

If you cannot be contacted or no response is received from you, you may not be able to use your card. Therefore, it is critical that you keep your contact information with us current at all times.

Remember – our messages will never ask for your PIN or account number.

If you have any questions concerning this matter, please feel free to contact us at 254-776-7070 or 800-283-5343.

*The phone number for our Fraud Center has changed.

Dialer for Cardholders: (800) 237 8990

Confirmed Fraud: 1-855-293-2456

Dialer for Cardholders (Collect/Outside the country): (206) 389-5201

If you add this number to your phone contacts and label it "MCFCU Fraud Center," it will display whenever you get a call from this number.