

# Card Text Alerts FAQs

## What are card text alerts?

Alerts about suspicious debit or credit card transactions, which are sent via text, email, or phone call. These are different from the alerts you can set up in **Patelco Online™** (online banking). To learn about the online banking alerts, visit [patelco.org/Alerts](https://patelco.org/Alerts).

## How do I respond to a card text alert?

The text message, email, or phone call will contain instructions for responding. When you respond, you are letting us know whether a card transaction is yours or not.

## When should I respond to a card text alert?

Immediately. We want to confirm whether the transaction is yours or not. If it's yours, we want your card available to you to process the transaction again, and to use for other purchases. If it's not your transaction, then we want to block your card immediately so that it's not used for other unauthorized purchases.

## If I get an alert about a transaction that is my own legitimate transaction, do I need to have the merchant process the transaction again?

Generally, yes. After you respond to the alert and let us know that the transaction is yours, you will usually have to ask the merchant to run the transaction again.

## Who will receive the card text alert?

The alerts will go to the primary contact information on your account – that is, your mobile phone number for texts, preferred email address for emails, or home phone number for calls.

To change any of these, log in **Patelco Online™** (online banking), select the name or down arrow in the upper right, select **Settings**, and then choose the **Contact** tab. Here, you can change your mobile number, home phone number, and preferred email address.

## What if there is a joint member or authorized user with a card – will that person receive alerts?

All alerts will go to the primary contact information on the membership – that is, the mobile phone number (for text messages), preferred email address (for emails), and home phone number (for calls).

The message will include the last 4 digits of the card in question.

How do I know what card the alert is about?

Alerts will reference the last 4 digits of the card in question.

## How do I change my contact information?

Log in **Patelco Online™** (online banking), select the name or down arrow in the upper right, select **Settings**, and then choose the **Contact** tab. Here, you can change your mobile number, home phone number, and preferred email address.



### **Do I need to opt in to receive card text alerts?**

No, you don't need to opt in.

### **Can I opt out of card text alerts?**

If you prefer not to receive text message alerts about suspicious transactions, follow the instructions in the text message to opt out. It is not possible to opt out prior to receiving an alert. (If you opt out of text message alerts, you'll still receive emails or phone calls about suspicious transactions.)

### **How will I get contacted – text, email, or phone call?**

We will first attempt to contact you via text message, and then if we can't reach you we will contact you via email or phone call.

### **Will phone calls occur at night?**

Phone calls will only be made from 8am to 9pm, based on the time at your mailing address on file.

### **Is there a charge for text messages?**

Standard text messaging rates apply.

### **If I get an alert, does that mean my card will be blocked?**

Not necessarily. A card will be blocked (and then reissued) based on the severity of the alert, as determined by our security systems.

### **I'm unsure if a "card text alert" is really coming from Patelco. What should I do?**

Before replying, contact us at 800.358.8228 or via the MESSAGE CENTER widget in Patelco Online™.

