

# FRAUD PREVENTION

Help us protect you.



FRAUD INVESTIGATION  
TEAM



RESOURCES  
AND TOOLS



FRAUD PREVENTION  
TIPS

## Fraud Prevention

At Northeast Credit Union, we are committed to safeguarding and protecting your personal and financial information. Our fraud alert management system, EnFact, monitors your card activity 24/7 to analyze specific transaction details and learn your behavior patterns.

## Fraud Investigation Team

Transactions are rated on the likelihood of being fraudulent. Whenever a high-risk transaction occurs (or transaction outside of your normal behavior), the transaction may be flagged or declined prompting immediate review. We will then notify you immediately alerting you of the details of a potential fraudulent transaction.

## EXAMPLES OF SUSPICIOUS TRANSACTIONS

- Sudden change in location
- String of costly purchases
- Any new fraud trends worldwide

## HOW WE WILL CONTACT YOU

- Automated phone call
- Email
- Letter

## WHAT YOU CAN DO TO HELP

It is very important that we have your most current and up to date information. This includes email, cell phone number(s), home number and address. This will allow our fraud monitoring systems to quickly contact you in the event a fraudulent transaction on your account is suspected.

## Resources & Tools to Help Keep You Protected

- [Download CardValet®](#) for your credit/debit card on your mobile device – CardValet® is a credit/debit card management and fraud mitigation tool that helps you manage your finances by controlling how, when, and where credit/debit cards are used through your mobile device. Best of all, it's FREE!
- [Visa Secure Online Payments](#) – With a Visa Secure Online Payments account you can make online shopping a breeze using a single sign-in anytime you see the Visa Secure Online Payments button.
- [Travel Notices](#) – Be sure to inform us of your travel plans to help ensure that your card isn't flagged for unusual activity. This can be done online, in the branch, or by calling a Member Experience Specialist at 888.436.1847.
- [Lost/Stolen Card](#) – Notify us immediately. If your Northeast Credit Union Visa debit, credit card, or checks are lost or stolen, please notify us immediately. In addition, you should also notify all three of the credit reporting agencies.



# FRAUD PREVENTION

## Fraud Prevention Tips

- Guard your PIN. Always cover your card and PIN. Never give out your PIN number.
- Never respond to unsolicited emails.
- Avoid giving out personal and financial information via email, social, or on an unsecured website.
- Check for physical addresses and contact numbers for unfamiliar retailers.
- Always log out of your account after making a purchase.
- Stick with trusted brands that have a strong reputation.
- Look for https ("s" is for security) URL and padlock symbol on shopping sites.
- Be wary of dodgy offers that seem too good to be true.
- Avoid using public Wi-Fi when shopping online. Use your mobile phone network or a private Wi-Fi.
- Don't give out extra information; retailers do not need details like your date of birth or social security number.
- Read reviews and credentials of unfamiliar retailers. Be careful of overly positive reviews; they may not be legit.
- Use a payment method with buyer protection such as your Northeast Credit Union Visa credit card, PayPal, mobile wallet, or single-use cards – like our prepaid or reloadable Visa cards.
- Monitor your account frequently. If you notice any suspicious activity on your account, notify us immediately.



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