



## Fraud Alerts, now with Text Notification!

**Q** How is this different than the current Fraud Alerts?

**A** Currently you receive a phone call if fraudulent debit card activity is suspected. Starting September 26<sup>th</sup>, you will receive a text message first. You can respond to this text, verifying or rejecting a transaction. Rest assured, if **Fraud Services** does not receive a response to the text message within 15 minutes, we will follow up with a phone call (between 8am-9pm).

**Q** How quickly am I notified of potentially fraudulent debit card activity?

**A** Fraud Alerts are sent within minutes of suspicious debit card activity, between the hours of 8am-9pm, local cardholder time, based on your mobile phone's area code. If debit card fraud is suspected outside those hours, your card may be restricted and a text notification will be sent to you at 8am.

**Q** How are Fraud Alerts beneficial to me?

**A** Fraud Alerts detect suspicious debit card activity, so we can better stop fraudulent transactions and loss of funds from your account. The upgrade means your first notification is by text, so it's a lot less disruptive than phone calls and phone tag with voicemail messages. Now you can respond in the moment, via text.

**Q** How does it work? What can I expect to see on my phone if potentially fraudulent activity is detected?

**A** First, a text message is sent to validate the suspicious transaction. Simply reply YES if valid. Reply NO if the transaction is not familiar to you.

If YES, a text message will be sent back to you indicating no further action is needed.

If NO, you will be alerted that there may be a hold on your debit card and you will be directed to call for further investigation.

**Q** How do I know the text message is really from the bank?

Fraud Alerts will originate from short code 32768. For example, a message detecting fraudulent activity could be as follows:  
FreeMSG Kennebunk Savings Fraud Center 8772735740  
\$125.46 on card 1234 at Macy's. If valid reply YES, fraud NO.  
To Opt Out, STOP.

*A short code is a special 5 or 6 digit number used to send and receive SMS messages to and from mobile phones.*

 MESSAGES

2m ago

**32768**

FreeMSG Kennebunk Savings Fraud Center 8772735740  
\$125.46 on card 1234 at Macy's. If valid reply YES, fraud NO.  
To Opt Out, STOP.



**Q** Is there a fee for this service?

**A** No. This is a free service available to all Kennebunk Savings debit cardholders.

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**Q** How do I enroll?

**A** Starting September 26<sup>th</sup>, all Kennebunk Savings debit cardholders will be automatically activated to receive and respond to Fraud Alerts. No action or enrollment is required.

**IMPORTANT!** We must have your current cell phone number in order for you to receive debit card Fraud Alerts. To update cell phone information, please visit your local branch or call Customer Care at 800.339.6573.

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**Q** How do I Opt Out of receiving text messages?

**A** To Opt Out of Fraud Alert texts, reply STOP to any messages you may receive regarding potentially fraudulent activity or simply call Customer Care at 800.339.6573.

NOTE: If fraudulent debit card activity is suspected, you will still receive a phone call from Fraud Services, even if you have opted out of text messages.