



FraudWatch® *PLUS*

Fraud can hit at any time. Trust us to keep you protected.



Fraud is a growing threat and a serious business. You can become a victim at any time and the stakes can be high. With FraudWatch® *PLUS* fraud protection, we are always on guard to detect and prevent fraud from happening to you.

FraudWatch⁺[®]

You may not be aware of it, but you have round-the-clock protection against the increasingly savvy perpetrators of card fraud. That's because the cards we issue are protected by FraudWatch[®] PLUS.

Through an important partner of ours, we provide industry-leading technology, tools and proven expertise to manage fraud. Experienced "Fraud Prevention Services" analysts work around the clock 24/7 watching for any suspicious card activity.

If potential fraud is detected on your card, a fraud analyst will attempt to contact you immediately to verify the authenticity of the transaction. At that time, you may be asked to provide the LAST 4 DIGITS of your Social Security Number for verification purposes (never supply your card number, PIN or entire SSN). Should the transaction be authenticated, a note will be placed on your account so that your card will not be blocked if similar transactions appear in the future and we are unable to contact you. If it is determined that the transaction was fraudulent, the fraud analyst will close the card and notify your institution of any action taken. The fraud analyst will work with your institution to file a case with the card associations and this new fraud information will be used in reviewing fraud strategies for potential enhancements.

Be Vigilant And Report Fraud ASAP

Above all, it's up to you to monitor your accounts on a regular basis to keep track of your account balances and activity. If you think you have been a victim of theft or fraud, act quickly to alert your financial institution and/or credit card company. You should also contact the three major credit bureaus to request that a fraud alert be placed on your credit report.

Equifax

P.O. Box 740241

Atlanta, GA 30374

800.685.1111

Experian

P.O. Box 2002

Allen, TX 75013

888.397.3742

TransUnion

P.O. Box 1000

Chester, PA 19022

800.888.4213