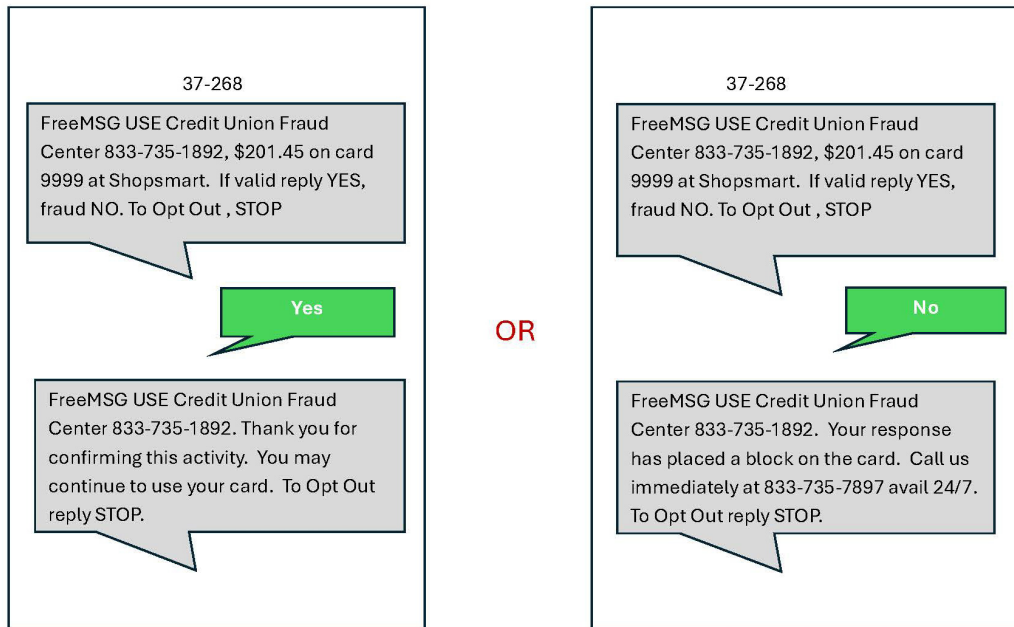




Coming October 29th!

At USE Credit Union we want to make sure that using your debit card is always as safe and convenient as possible. That's why we will add text alerts as part of our ongoing fraud monitoring program. Our text alert service will allow you to instantly keep tabs on suspicious card activity.



With USE Credit Union fraud monitoring, keeping your card safe is as easy as sending a text.

HOW IT WORKS:

With **text fraud alerts**, if our system detects suspicious activity on your card, you'll receive a text message with details about the suspected transaction. The message will come from short code **37-268**. All you have to do is respond to the text to confirm the transaction.

If you indicate the transaction is fraud, you'll receive another message with a number to call for follow-up. If not, you're all set. The system will mark the transaction as legitimate, and you can get on with your day – **simple as that**.

GETTING STARTED:

If we have your mobile phone number on file, you don't have to do anything. It's really that easy. If there is suspicious activity, we'll send a text alert **right away**. If you need to verify or update your mobile phone number give us a call at 713-595-3400. If you don't have texting, our fraud department will call you as they do now.