



FRAUD PROTECTION

At On Tap Credit Union, we take your security seriously. We work hard to ensure your accounts are safe, but in the event you notice something suspicious on your account, please contact us immediately to investigate. As a reminder, our routing number is 307076533.

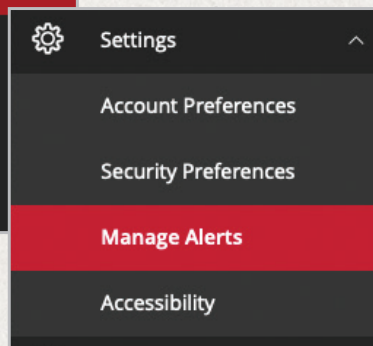
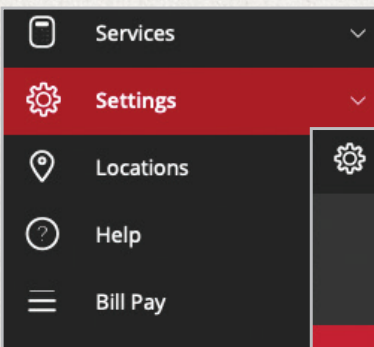
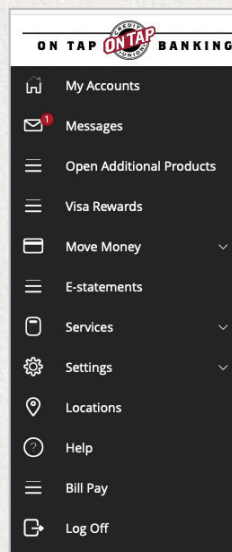
On Tap Credit Union has established safeguards to help protect our members' information.

Free Credit Report Reviews - We welcome our members to come in for a free financial analysis. Get your free credit report at www.AnnualCreditReport.com. We can help you review the details of your report to ensure accuracy and help you discover opportunities to save and make money.

Online Banking Alerts -

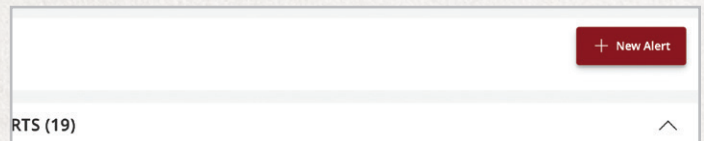
When you sign in to Online Banking there are numerous alerts that you can set up on your account. These notifications can not only protect you from fraudulent activity, but they can also save you money by notifying you before you overdraw your bank account. There is an unlimited number of alerts you can set based on your preferences. Below is a step-by-step example of how to set up a minimum balance alert.

Step 1 - Once you log in to Online Banking, select Settings in the navigation menu.

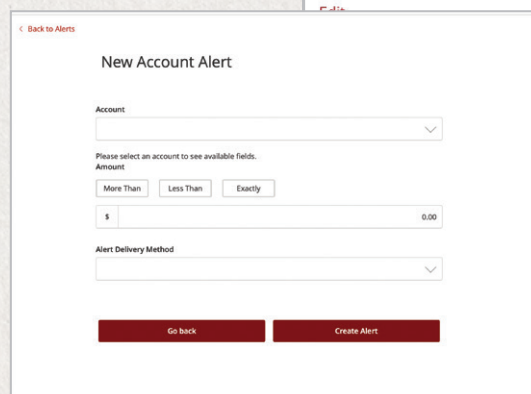
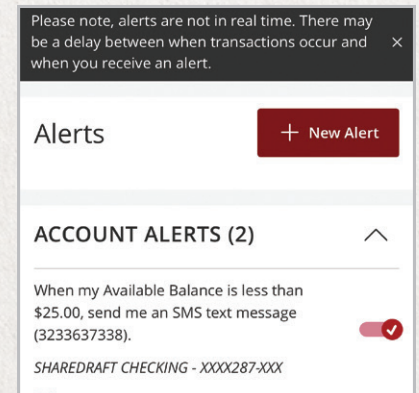


Step 2 - Next, select Manage Alerts.

Step 3 - Select New Alert and choose Account Alert.



Step 4 - Select the account you would like an alert about. Choose Current Balance to get balance alerts. Select Less Than, put in the minimum balance amount for which you would like to start receiving alerts, then indicate how you would like to receive that alert.

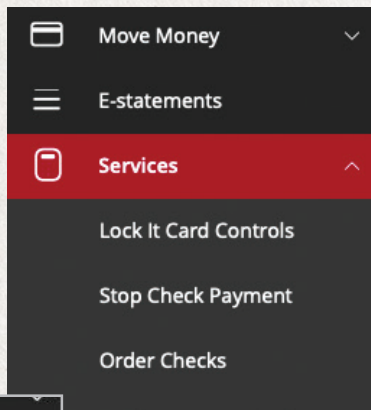




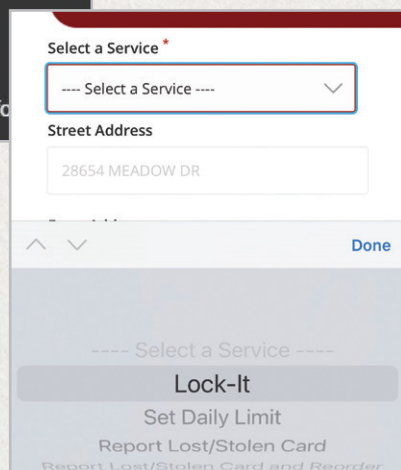
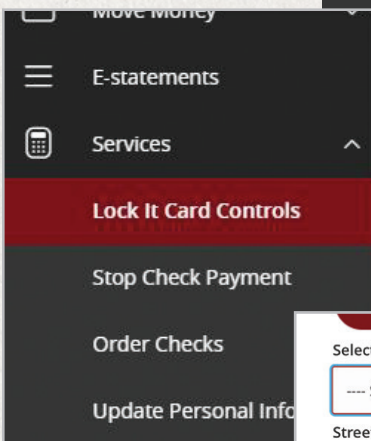
FRAUD PROTECTION CONT.

Lock It Card Control™ - We provide Lock It Card Control as a security measure for our members. This is available in our Mobile Banking app and allows you to temporarily lock your own debit and credit cards.

Step 1 - This can be accessed in Online Banking under Services in the navigation menu.



Step 2 - Select Lock It Card Controls.



Step 3 - From there, select your card and you can choose lock the card, set a daily limit, or report the card lost or stolen.

Travel Alerts - Before you travel, whether domestically or internationally, contact us and let us know where you are traveling so your transactions won't be declined as suspicious activity. You can either call us at 303.279.6414 or message us through a secure message in On Tap Credit Union Online Banking. Be prepared to share your dates of travel and destination.

EMV Chip Credit and Debit Cards and Payment

Fraud Security - These smart chip cards generate a unique transaction code every time the card is used, providing valuable security. In addition, our new EMV chip card has an added security feature that scans your card activity 24/7. If fraudulent debit or credit card activity is detected on your account, you will be contacted by a representative to verify the transaction.

E-Statements - We encourage you to use e-statements to review accounts, balances, and account activity to help avoid mail fraud.

Multi-Factor Authentication on Online & Mobile Banking -

On Tap Credit Union utilizes a second layer of security by requiring you to enter a Secure Access Code, further helping us authenticate your identity and safeguard your information.

Identity Theft Protection Insurance - On Tap Insurance Agency offers a wide variety of identity protection insurance solutions that include information monitoring, theft recovery, stolen funds reimbursement, and so much more. Just ask your trusted Financial Advocate for more information.

Scam Alerts - We use social media and our blog to regularly alert our members about financial scams that may be occurring in our area. Follow us on social media or visit the Resources tab on our website at www.ontapcu.org. There we have a dedicated fraud alert page that includes various tips on how to protect yourself and what to watch out for.

Connect with us on

 Tell us how we did at
www.ontapcu.org/about-us/review-us



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 NMLS #401477