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TCCU has become aware of recent reports of fraud experienced by local bank customers whose online banking accounts had been hacked using a mobile person-to-person payment service called Zelle. While TCCU is **not** a Zelle participant, members may still be at risk. Typically, users must register for Zelle via online banking, but for users whose bank or credit union does not offer this service, they can register directly with Zelle. **All it takes is a debit card, email address, and phone number.** Potentially, anyone who has access to your debit card number can create a Zelle account with your card and access your funds. The **ONLY** way to protect your account from this new fraud hack (and others) is to use TCCU's CardNav App and turn your debit card off when it is not in use.

CardNav allows debit card holders to control access to their accounts via debit card transactions. Debit cardholders can turn access to their debit cards on and off with a few simple keystrokes on their cell phones and the restrictions occur in real time – no waiting, no hassles. It's the quickest way to manage debit card access to your account and the surest way to secure it against hackers.

On the backside, you can rest assured that TCCU employs some of the most advanced internet security technology in the industry to protect your personal financial information in eBanking via the following:

- eBanking uses Multifactor Authentication. The user must have three "keys": a login ID, security code, and the device being used must be recognized by the system. If the device is not recognized, the system will require additional information in the form of security questions and answers.
- Users are locked out of eBanking after three unsuccessful login attempts.
- Sessions are automatically timed out when inactive for more than ten minutes.
- Finally, data is encrypted as it passes over the internet.

While TCCU employs every means at its disposal to protect our members, members must also use the tools provided to ensure security.

If you are not yet using our free CardNav App, download it today, or contact us at 817-884-1470, ext 0, and speak with a Member Service Representative for more information.