



TCB Security Tool



Debit Card Fraud Detection Alerts

All of our debit card customers are automatically enrolled, at no cost, in our innovative fraud detection feature, which continuously monitors card activity to detect any unusual or suspicious transactions.

If a Fraud Center alert is triggered, your debit card will be temporarily blocked until you confirm that the transactions are truly valid.

How will I be notified of Fraud Center alerts?

- You will first receive a **text message**. Whether the transaction was authorized or not, please respond as instructed in the text.
- If you do not respond within 5 minutes, you will receive an **email** with a list of transactions to review. Use the links in the email to indicate if the transactions were authorized or not.
- If you do not respond to the text or email, you will receive a series of **phone calls** to the various numbers we have on file for you. During these calls, you will hear several transactions to verify and instructions on how to respond.
- During the initial phone call, you will interact with an automated system.
- If you respond to any of the fraud center alerts indicating potential fraud, you will receive a follow-up call from a fraud center representative for further assistance.

- **Text messages and phone calls are made to U.S. phone numbers only.**
- **Message and data rates may apply based on your individual data plan.**
- **Reply “STOP” to discontinue text alerts at any time, or “HELP” for the customer service number.**

How does this impact my debit card?

What should I do if I receive a Fraud Center alert but don't immediately suspect fraud?

- Immediately respond to any of the fraud center alerts by indicating **valid** as instructed. **Your debit card will be active and ready for use, without being blocked or canceled.**

What should I do if I receive a Fraud Center alert and I do immediately suspect fraud?

- Personally conduct an internal review of debit card transaction(s) by cross-referencing the dollar amount, considering that the merchant's name on your transaction history may differ from what was visible at the time of the transaction(s).
- Additionally, be aware that merchants have varying processing times. As a result, some debits may appear on the same day while others might only show up weeks later in your transaction history.
- Verify suspicious debit card transaction(s) with other account owners and individuals you have authorized to access the debit card and PIN, such as household members, family, friends, or employees.
- Determine if the suspicious debit card transaction(s) is related to a charge from a free trial that expired before adhering to the merchant's cancellation policy.
- If, upon conducting a personal review of your account, you find that the transaction(s) still appear fraudulent, protect your accounts and immediately respond to any of the fraud center alerts by indicating **fraud** as instructed.

What happens if I respond Fraud as instructed?

- **The debit card is temporarily disabled and unavailable for use.**

What happens once I receive a follow-up call from a Fraud Center representative?

- The Fraud Center representative will ask you to identify the fraudulent debit card transaction(s). **Once you report the fraudulent transaction(s), your debit card will be immediately and permanently canceled.**

How do I request a replacement debit card?

- Please inform your TCB Account Officer/Representative about the situation and request a replacement debit card either during your phone conversation or in person.

[Locations & Hours](#) › [Texas Community Bank \(tx-communitybank.com\)](#)

What if I confirm fraud by mistake?

- If you accidentally confirm fraud to an alert, please inform your TCB Account Officer/Representative about the situation as soon as possible, either by phone or in person.

[Locations & Hours](#) › [Texas Community Bank \(tx-communitybank.com\)](#)

How can I identify an incoming Fraud Center alert?

- Log into your TCB Online/Mobile banking profile > select **Support** and then take note of the incoming Fraud Center contact information.
- To help quickly identify any incoming **Fraud Center** alerts you might receive, please create a contact in your phone with the referenced information from the Support page. If a Fraud Center alert is triggered, they will attempt to send you an alert via text, email, and phone call.

Why didn't I receive an alert?

- If your debit card was blocked by the Fraud Center and you did not receive any alerts, please review and update your personal contact information in your TCB online/mobile banking profile under **Personal Settings** > **Profile** to ensure you receive future alerts.