

## **FAQ FOR MEMBERS**

### **What is MemberDirect® Alerts/Online Banking Alerts?**

By signing up to receive Alerts, you will be notified by email and/or text messages of suspicious or potentially fraudulent activity involving your online banking account.

### **How do I activate my Alerts?**

Activation is easy and is completed within online banking or our mobile app.

For online banking:

1. Sign-in to your online banking account.
2. Go to "Messages and Alerts".
3. Under "Alerts", click Get Started Today.
4. Choose the first Alert you'd like to activate and click Get Started. Follow the step-by-step instructions, which includes providing the email address or mobile phone number you'd like to receive the Alert.

For mobile app:

1. Log-in to the Credit Union Mobile App.
2. Select the "Alerts" tile.
3. Under "Alerts", click Manage.
4. Choose the first Alert you'd like to activate and follow the guided instructions, which includes providing the email address or mobile phone number you'd like to receive the Alert.

### **What are Mobile Nicknames?**

Nicknames are a security feature of MemberDirect® Alerts/Online Banking Alerts. Your personal or personally identifiable information is not transmitted as part of the Alert message. Instead, accounts are identified by nicknames assigned when you activate Alerts. You can change these nicknames at any time in online banking through Manage Alert Contacts & Mobile Nicknames or through Alert Settings in the mobile app.

### **Which Alerts should I activate?**

We offer a variety of different Alerts. To receive the highest level of security, we encourage you to activate all Alerts that are related to activity you perform within your online banking account(s).

**When I'm activating my Alerts, will I receive an email notification for each Alert I'm activating or for other updates/changes I may be making to my Alerts if it's all within one online banking session?**

If you choose to receive email notifications and are making updates or changes to your Online Banking Alerts within one session, you will receive one notification via email. This will ensure you are aware of changes being made, without overwhelming your inbox with notifications!

**Will I be charged for MemberDirect® Alerts/Online Banking Alerts?**

Alerts is a free service we offer to all our members. If you choose to receive text Alerts, just keep in mind your wireless carrier may charge for incoming text messages.

**What do I do if I receive an Alert?**

If the activity flagged in the Alert is not something you initiated, let us know! By contacting us right away,

we can investigate further. If the Alert is received outside of our business hours, we still have you covered.

Simply reach out to our support provider, Sonoma Technical 1-888-CREDIT-U (273-3488). In a matter of minutes, further online account activity can be prevented – keeping your money safe!

**I received a text Alert that came from an email address. Is this legitimate?**

Text Alerts received can look a little different, depending on your mobile provider. Messages may be received by SMS (text) or through Email-to-Text. Email-to-Text will appear with our credit union's email address as part of the message.

**What if my contact information changes?**

It is important to keep your email address and mobile phone number current for receiving Alerts. If your contact information changes for receiving notifications, simply log in to online banking and navigate to Alert Contacts. Here you can add, delete or even disable a contact temporarily. This can also be done in the mobile app through Alerts, Settings and then Manage Alert Contacts. If a new email address or mobile

phone number is added, it is instantly available to be selected as a contact method under each individual Alert.

**How do I make updates to the Alerts I want to receive?**

You can easily update the Alerts you receive, as needed, through online banking or the mobile app. Just select Message and Alerts and then Manage Alerts in online banking, or Alerts and then Manage in the mobile app. Here, you will see your active Alerts and quickly add new Alerts you would like to receive.

**Is my information secure?**

Yes, it is. Your personal information, account numbers, login information, or any data that could be used to identify accounts or individuals is not shared or able to be retrieved. In the Alerts message, accounts are only identified by nicknames that you create. Also, keep in mind we will never ask for your account number, passwords, sensitive information or ask you to click any links in the Alerts sent to you.

**I see a red exclamation mark (!) next to one of my Alerts in online banking. Why is this?**

This is an error message letting you know that while you have activated this particular Alert, there isn't an

email address or mobile phone number selected to receive the notifications. Simply select the Alert with the associated error, click Edit and choose your method of contact