



Fraud  
Falcon  
Credit Cards  
Real Time Decisioning

To help protect you from fraud, we have enhanced the existing security protection on your Visa credit card.

We already protect your account by reviewing activity **after** transactions are approved. We attempt to contact you if a transaction falls outside of your normal spending pattern.

As criminals become more sophisticated, the need to protect your account **during** the transaction could prevent additional fraud immediately at the merchant. This is called "**Real Time Decisioning.**" In some instances you may be declined at the merchant if the activity is considered extremely suspicious. With a simple call to Member Service, we'll validate the transaction and allow you to continue shopping immediately.

How can you help? It's extremely important for you to keep your contact information updated at the credit union. If you have a cell phone, let us know. A cell phone makes it quick and easy to contact you about suspected fraud.

Another way you can help is to alert the credit union if you know you will be traveling outside the United States.

As always, take care to protect your card number and PIN. Never respond to emails or websites that ask you for this information. ATL Credit Union will never ask you for personal or account details via email.

We hope you enjoy the peace of mind that comes with knowing your card carries the latest state of the art security features.

For questions during our normal business hours, please call **800-253-4634**. After business hours, if you suspect a transaction is being declined due to Real Time Decisioning, please call **866-444-8531**