

**Honda Federal Credit Union**  
**Text/Email/Voice Fraud Alerts Terms and Conditions**  
**for certain online transactions using your Debit and Credit Card**

**1. Program Description**

Honda Federal Credit Union offers a text/email/voice fraud alerts service for members to receive **notification** when making an online purchase using a debit or credit card that may involve a higher risk of fraud. Registration for text/email/voice fraud alerts service is not required. Unless you opt-out of this service (see below for opt-out instructions), you are automatically enrolled when you accept a debit or credit card from Honda FCU, or continue to use your debit or credit card following receipt of these Terms and Conditions from us. By using this service, or by continuing to use your debit or credit card after receipt of these Terms and Conditions and not opting out of this service, you acknowledge that you have accepted these Terms and Conditions. You may opt-out from this service as described below. In these Terms and Conditions “you” and “your” refer to the member with a Honda FCU debit or credit card receiving these Terms and Conditions and “us”, “our” and “Honda FCU” refer to Honda Federal Credit Union. We can change or amend these Terms and Conditions at any time without notice to you, except as otherwise provided under applicable law.

**2. How the Text/Email/Voice Alerts Service Works**

When a suspicious transaction is identified, a text/email/voice message may be sent to your mobile device number, your email address, and/or your other phone number in our records. Once you receive the message, you will simply reply to the text/email/voice message confirming if you do or do not recognize the transaction(s) as instructed in the message. If the transaction is determined by us to be a lower risk transaction, and you recognize the transaction and respond to the message that you recognize it (or confirm it), the transaction will be approved and your card will remain unblocked. If you do not promptly respond to our message and confirm the transaction, the transaction **will go through, but your card will be blocked.**

The text/email/voice alerts service will require additional verification from you during the authentication process for a transaction that we determine to be a higher risk online transaction. For text messages, a text will be sent to the cell number on file asking you for a response to confirm the transaction. If you recognize the transaction and promptly respond and confirm the transaction (e.g., within 5 minutes), the temporary block placed on your card will be removed and the transaction will be processed. If you do not recognize the transaction and respond to the message indicating such, your card will be blocked. If a response is not promptly received for a higher risk transaction (e.g., within 5 minutes), an email will be sent to the email address we have on file. If the email is not promptly responded to, then an **automated** phone call will be made to your cell phone and then perhaps **a live agent voice call will be made** to another phone number in our records. If no response is promptly received, the transaction **will be authenticated, but your card will be blocked.** You must contact the credit union at 1800-634-6632 to have your card unblocked **or reissued.**

If a mobile number has been opted-out of text messages, we will attempt a **live agent** voice call to that number to establish communication. If a member opts out of communication of both the voice and text messages, contact may be made via email. If you have also opted out of email messages (or if you do not promptly reply to the email and confirm the transaction), then the transaction **will be processed but your card will be blocked.** You must contact the credit union at 1800-634-6632 to have your card unblocked **or reissued.**

**3. Additional Terms and Conditions**

By using this text/email/voice alerts service:

- a. You agree to provide your data required for the transaction authorization process when you receive a message from us alerting you to a specific transaction
- b. You agree to keep confidential your card number and/or your personal information that you have provided through the service. If you let someone else use your mobile device, phone or computer to access and/or respond to the fraud alert, you will be responsible for all claims, losses and other consequences relating to all transactions that have taken place using this

service, unless otherwise prohibited under applicable law.

c. You understand that the text/email/voice alerts service can be used only for online transactions with merchants where a risky transaction is identified.

d. You agree that by previously providing Honda FCU with your mobile/cell phone number or any telephone number you give to us (including any wireless phone or VoIP number) and by not opting out of this service, you are giving Honda FCU your express written permission and consent to contact you at that number in connection with this service. Your consent allows Honda FCU to use text messaging, artificial or prerecorded voice messages and automatic dialing technology for informational and account service calls and texts, but not for telemarketing or sales calls and texts. Your consent also extends to companies working on behalf of Honda FCU to service your accounts. Message and data rates with your mobile/cell phone carrier may apply while using the service. You have not provided, and you will not provide to Honda FCU, any mobile/cell phone number, or other telephone number, unless you are the subscriber to the service or the customary user of the telephone to which that number relates unless you tell us in writing. You understand that you can contact Honda FCU at any time to change your mobile/cell phone number preferences. If you revoke this authorization, you will do so in a way that is likely to provide Honda FCU with notice in time to process that revocation before Honda FCU makes any further calls or send any further texts, such as by using one of the methods designated by Honda FCU in these Terms and Conditions.

#### **4. Opt-Out and Opt-In Procedure**

- a. To opt-out of this service via text, when you receive the SMS message, reply "STOP" on your mobile phone/device. An unsubscribe message will be sent confirming the cancellation, but no more text messages will be sent to that number. **Your transaction will be completed if you approve the charge before replying "STOP", and your card will not be blocked. If you reply "STOP" prior to approving or declining the transaction, the transaction will be processed and your card will be blocked.** To opt back in to this service you must contact us at (800) 634-6632.
- b. To opt-out of this service via email, please contact us at (800) 634-6632.
- c. To opt-out of this service via voice for your cell/mobile number, follow the instructions left at the end of the automated voice message when you receive a call from the service to your cell/mobile number. To opt-out of this service via voice for any other number provided, follow the instructions left at the end of the voice message when that number is called. To opt back in to this service you must contact us at (800) 634-6632.