



A MESSAGE TO OUR MEMBERS

RISK ALERT

To prevent fraud, CENCAP is tightening our policies. These measures are being implemented to protect our members and provide increased security for accounts.

- The following will no longer be permitted by phone: account balances, transfers member to member, request of bank checks. Any statements requested by phone will be available at the branch for pick – up, no information on accounts will be given over the phone. Only the owner of the account can pick-up at branch with valid identification.
- When using the Drive-thru, transactions will only be made for the driver. Passengers will have to enter the bank for transactions.
- We are only accepting physical valid identification - not by phone.
- Debit cards can only be picked-up by the card holder showing valid identification.
- Funds will not be available from deposited checks until they clear.

These transactions have been a preferred way of making fraudulent withdrawals from members' accounts.

Our virtual branch online can assist you in making these transactions. There is also CENCAP's **24 hour touch tone banking line 866-941-0838**. Or you may come into the bank, show your ID when making a transfer.

No CENCAP employee will ever call you and ask you for your online banking credentials, we will not be offering "too good to be true "deals through social media. When our **fraud department** calls to verify transactions, they will **never ask for the CVV** number on the back of your card. When applying for a loan or other service, CENCAP employees will perform the due diligence required by our regulatory agency, NCUA.