



Dear Valued Member,

Protecting your financial information and keeping your account secure are top priorities for VyStar. As part of our ongoing efforts to prevent fraud, we are adding an enhanced verification step when you call our Contact Center.

### **What is Changing**

VyStar is partnering with TransUnion, an industry-leading identity verification provider, to help identify and block calls that are not truly coming from a member's mobile device. This added layer of protection helps us confirm whether a call is legitimate or coming from someone attempting to impersonate a member.

### **Why This Matters**

Fraudsters sometimes disguise their phone number so it appears as though a call is coming from a legitimate phone number. This tactic is known as "spoofing." In these situations, a fraudster may contact financial institutions while pretending to be the account holder in an attempt to gain access to personal or account information. Additional verification helps us stop these attempts.

### **Your Authorization**

To support this verification process, your mobile wireless carrier may share limited information about your wireless account and device – when available – solely to help us authenticate calls and prevent fraud.

The following authorization will apply during your relationship with VyStar:

"You authorize your wireless carrier to use or disclose information about your account and your wireless device, if available, to VyStar Credit Union or its service provider for the duration of your business relationship, solely to help them identify you or your wireless device and to prevent fraud. See our Privacy Policy for how we treat your data."

This authorization will be included in an upcoming update to your **Membership Booklet** and will also be available on our website in the coming months.

### **Your Privacy Remains Our Priority**

This enhanced verification process is used **only** to confirm your identity and protect your account. It does not grant TransUnion or your wireless carrier access to your financial information.

For more details about how we safeguard your data, please review our **Privacy Policy** at [vystarcu.org/disclosures](http://vystarcu.org/disclosures).

If you have any questions about this update, you can speak with a VyStar representative via VyChat on our website, by calling 800-445-6289 or 904-777-6000 or by visiting any branch.

Thank you for being a VyStar member. We look forward to continuing to serve your financial needs.

Sincerely,

VyStar Credit Union