



Fraud Text & Phone Notifications

If we detect fraud on your debit or ATM card, we will let you know immediately by text.

East River FCU always has your security in mind along with providing you with the latest in fraud detection. With our EnFact Fraud Detection Program, we use predictive modeling to score transactions based on your previous purchasing habits and other characteristics. If we recognize a suspicious transaction, we will notify you immediately by texting your cell phone or calling you if a cell number is not on your account.

You can expect a text message to come from the short code number 37268. Our Fraud Alerts will never include a link for you to click on. We will never ask for your PIN or full card number.

The text message will provide you with basic information about the purchase including amount and merchant information, if available. **It will then prompt you to reply YES if you made the transaction and it is not fraud, or NO if the transaction is not yours and it is fraud. If you reply NO, you will receive further instructions to call our Fraud Center regarding the transactions and your card will be blocked for your security. It's a quick and easy way to stop fraud as soon as it happens.**

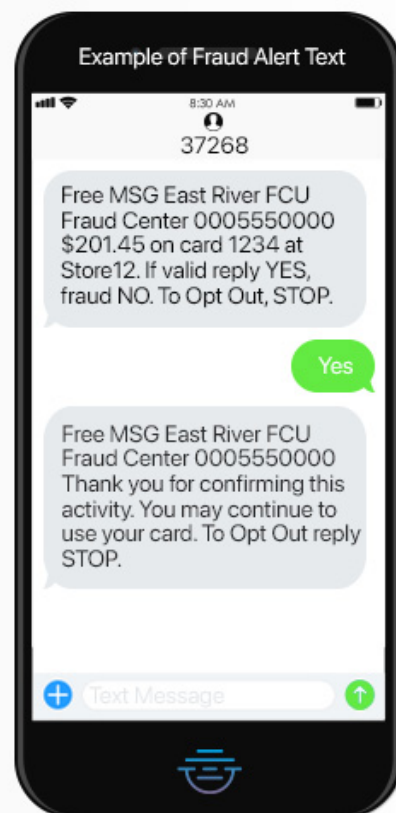
If you do not reply within 15 minutes or if there is no cell phone number on the account, you will receive a phone call from our Fraud Center regarding the suspicious transaction.

Responding to these messages in a timely manner helps prevent any further fraud on your card or avoiding restrictions that may be placed on your card.

If you have a fraud case, you can self-service through an automated system by calling 1-877-253-8964. If you are unable to self-service, or if you confirm fraud, you will be transferred to the call center.

All our members are automatically enrolled in this service if they have a debit or ATM card at no additional cost. You can always discontinue Fraud Notifications by texting back "STOP" once you receive a fraud text.

If you have questions regarding a fraud notification via text or phone call, you can call the Fraud Center at 1-800-262-2024 or give us a call at 605-256-8145. We also recommend you let us know if you change your cell number so we can provide you with these fraud alerts.



ERFCU Announces 2022 Scholarship Winners

East River Federal Credit Union is excited to announce six recipients of the 2022 Educational Scholarships. Students awarded the scholarship are members of East River Federal Credit Union who exemplify a commitment to their education and community, as well as leadership qualities.

Scholarships are awarded to students who are enrolling a university, college or technical school in the fall of 2022 or are currently enrolled. The applicants are evaluated on academic achievement, community involvement, letters of recommendation, and an essay on financial wellness. The winners were chosen through a blind selection process by a volunteer member committee.

This year ERFCU awarded \$1000 scholarships to the following six members:

- Ellie Jaspers, O’Gorman High School, Sioux Falls, S.D., attending South Dakota State University
- Kylie Krusemark, Madison High School, Madison, S.D., attending University of South Dakota
- Hannah LeMair, Madison, S.D., currently attending South Dakota State University
- Erin Moncur, Miller, S.D., currently attending Dakota Wesleyan University
- Raena Rost, Madison High School, Madison, S.D., attending Augustana University
- Katie Sherman, Howard High School, Howard, S.D., attending Lake Area Technical Institute

East River FCU is committed to the pursuit of higher education and awards scholarships on a yearly basis. Applicants must a member in good standing for at least one year. Information for the 2023 scholarship process will be released early next year.



ELLIE JASPERS
SOUTH DAKOTA
STATE UNIVERSITY



KYLIE KRUSEMARK
UNIVERSITY OF
SOUTH DAKOTA



HANNAH LEMAIR
SOUTH DAKOTA
STATE UNIVERSITY



ERIN MONCUR
DAKOTA WESLEYAN
UNIVERSITY



RAENA ROST
AUGUSTANA
UNIVERSITY



KATIE SHERMAN
LAKE AREA
TECHNICAL INSTITUTE

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