



Leveraging Alerts to Protect Against Fraud

In a world where digital transactions dominate the financial industry, account alerts can act as your frontline defense against fraud. By harnessing the power these alerts offer, you can actively participate in safeguarding your financial well-being. This week we'll discuss various alerts offered by Legence Bank and share some helpful tips on how you can use them alongside other features to protect yourself from fraud.

What Alerts are Available?

- **Debit Card Alerts:** Enrolling in real-time debit card alerts allows you to receive immediate notification of every debit card transaction processing on your account. These alerts will not only allow you to receive notification of any normal card transaction you're expecting (including refunds) but they'll also alert you to any potentially unauthorized transactions attempted using your card.
- **Custom Account Alerts:** By setting custom alerts for your account, you could be notified of transactions over a specified amount, checks clearing your account, or deposits that have been made. There are also options to receive a simple message containing your balance.

How Can Alerts Help?

- **Immediate Action:** If you receive an alert for a transaction you did not authorize, you'll have the opportunity to act quickly. This could mean contacting your financial institution immediately to review your account or using features like **Card ON/OFF** to temporarily disable your card until you're able to confirm a transaction you don't recognize.
- **Review of Subscriptions:** Receiving account alerts could notify you of any subscription transactions you've unintentionally signed up for. By being notified of the transaction right away, you'll have an advantage when reaching out to these companies to cancel or ask for a refund.

How Do I Enroll?

- **To enroll in Debit Card Alerts, simply reach out to your local branch. Any of our team members would be more than happy to assist you.**
- **To set Custom Account Alerts for your account, access your Legence Bank digital banking profile and then navigate to "Manage Alerts" found under the Documents & Settings menu option. You'll find several options, giving you the ability to choose what's best for your needs.**