



IMPORTANT INFORMATION

about your new **BUSINESS CREDIT CARD**

Welcome to 3Rivers! We value your membership, and we're excited to help you with your new 3Rivers Business Credit Card account. Here is some general information you may find helpful as it relates to your new card:

- In order to prevent fraud, financial institutions track the various types of merchants credit card users most frequently purchase from and log this information to create a history of spending habits, so suspicious charges more easily stand out. **As you begin to use your card, we'll start tracking this information so we can alert you if and when a potentially fraudulent charge occurs in the future.**
- **During the first few months of using your new card, you may receive a phone call from our third-party fraud detection company, Falcon.** Falcon monitors the activities on all of our 3Rivers Business Credit Cards. If you receive a call from them to verify a charge, please either answer the call or call them back as soon as possible. If you don't, then they can assume your card has been lost or stolen and put a hold on it to prevent fraudulent charges.

The information that Falcon will use to verify you as the card holder is as follows:

- **Address:** The address of your business.
- **Date of Birth:** The card holder's date of birth.
- **Last 4 Digits of the Company's EIN or Your Social Security Number:** Your card is associated with the last four digits of your social security number; therefore, you will not be required to know the EIN for your business.
- **Phone Number:** Your personal phone number, not your businesses' phone number.
- **Email:** The email address provided to us by your employer. Please verify with them what email address they put on file with us.

Additionally, we encourage you to **take advantage of the CardValet® Mobile App**, available for iOS and Android. CardValet® gives you complete control of your card, anytime, anywhere. You can track purchases and manage your card by setting spending limits, turning it on and off, and more. Learn more at cardvalet.com.

If you need assistance with your card during business hours, please call us at 260.490.8328, Option 1, or contact the support number listed on the back of your card anytime.



Federally insured by the NCUA.

3riversfcu.org

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