



Falcon SMS Text Message Fraud Alerts Program Overview

Effective: September 18, 2025

Falcon SMS Text Message Fraud Alerts is a program that uses automated text messaging to notify you of suspected financial fraud or identity theft related to your OceanAir Federal Credit Union ("OceanAir") Visa debit and credit card.

How it works

If any transaction occurs on your debit or credit card is considered suspicious, Falcon may contact you to confirm the transaction(s). The frequency of messages may vary. The service will attempt to send you a text alert. If you do not respond, the service will call your telephone number and leave a message. It's very important to keep your contact information updated. If you identify a transaction as fraudulent, the card will be blocked. You will then need to contact OceanAir for assistance with next steps and options for issuing a new card.

Falcon Fraud will verify your identity but will never ask you for your full card number, expiration date, or the security code on the back of your card.

To cancel Fraud Alerts text messaging services at any time, simply reply STOP to any alert from your mobile device or contact OceanAir.

If you have any questions about the Falcon SMS Text Message Fraud Alerts program or wish to enroll, please contact OceanAir. If you choose to enroll, you will need to acknowledge and consent to the disclosure.

For any assistance, please contact **OceanAir at (805) 988-2151**.

Release of Liability: Fraud Alerts is provided as a tool to help reduce the risk of identity theft and financial fraud. However, this service is not a substitute for reasonable measures to protect yourself, such as regularly reviewing the transactions posted to your account and maintaining control of your card information. OceanAir assumes no responsibility for the timeliness or delivery of Fraud Alerts to your mobile device. Please be aware that alerts sent via SMS may not be delivered if your phone is not in range of a transmission site, your service is disrupted, or if sufficient network capacity is unavailable at a particular time. Even within coverage, factors beyond the control of OceanAir and/or your wireless carrier may interfere with message delivery, for which OceanAir is not responsible.

Our collection and use of your personal information is also subject to our [Online Privacy Policy](#). By enrolling, signing up, using, or otherwise agreeing to participate in the Program, you accept and agree to these Terms and our [Online Privacy Policy](#).