



## One-Time Passcode Purchase Protection

### Protect Your Purchases with One-Time Passcode!

Starting May 7<sup>th</sup>, FCFFCU is rolling out a new security feature for your debit card transactions. We are introducing a One-Time Passcode (OTP) to add an extra layer of protection to your account. This added feature will help us keep your money safe by verifying transactions that appear unusual based on your personal spending patterns.

### How It Works:

- Card-not-present transactions (like online purchases through Amazon®, Walmart®, Target®, and other apps) may be flagged if they seem out of the ordinary.
- If a transaction is flagged, you'll receive a passcode via email or text to verify the purchase before it's processed.
- In-person transactions will not be affected by this new feature.

Only unusual transactions will trigger this additional step—most purchases will proceed as usual. To make sure your transactions are processed smoothly, please ensure your contact information is up to date with us.

This added layer of security is designed to keep your finances safe and make your transactions as secure as possible.

**Without this, you may not receive the passcode—causing delays or declined purchases.**

You can update your contact info by:

- Logging into online or mobile banking
- Visiting a branch
- Calling us at 518-725-3191

**Thank you for being a valued member of First Choice Financial Federal Credit Union.**