

## PenFed Member SMS Phishing

PenFed is committed to protecting the security of our members. At times, PenFed may reach out to you with offers or important information regarding your account. Knowing how we communicate with you will help you better spot legitimate PenFed communications from scammers.

### Via Email

PenFed may send you offerings or information regarding your account or PenFed services via email. Email from PenFed will have a sent from email address ending in @penfed.org or @penfed.info. Always review sending email addresses as scammers like to spoof or impersonate organizations like PenFed.

### Via Text Message

#### **Card Member Security - 91937**

Card Member Security helps protect PenFed cardholders from fraudulent activity by identifying suspicious transactions and sending alerts to cardholders. Card Member Security also assists with reporting fraudulent transactions and reporting cards as lost or stolen. PenFed automatically enrolls all credit and debit card cardholders in text alerts using the mobile number on file. Text alerts are a Free-to-End-User (FTEU) service, so there is no cost for enrollment and text message rates do not apply to members. If Card Member Security sends a text message, it will come from the number 91937.

#### **One-time Passcodes – +1 (888) 904-8461, +1 (833) 266-5655**

For security during high-risk transactions, PenFed uses a two-factor authentication system called One-Time Passcode (OTP). PenFed also uses OTP when members are attempting to unlock their PenFed Online access. Never share this information with anyone.

### What to do if you receive a suspicious email or text message

**Email:** Forward the email to [abuse@penfed.org](mailto:abuse@penfed.org). Please be sure to include your contact information in case questions arise.

**Text:** Send a screen shot of the suspicious message to [abuse@penfed.org](mailto:abuse@penfed.org). Please be sure to include your contact information in case questions arise. You can protect yourself further by following your phone provider's directions for reporting spam.

**Note:** PenFed will never ask you for user IDs, passwords, one-time passcodes, or other personal or financial information via text or email. If you receive a suspicious message, never respond or click on any links within the message. Follow the reporting guidelines listed above.

### Ways you can help protect yourself:

- Add known phone numbers from PenFed, and other trusted organizations and vendors you do business with, to your contacts. This way they identify correctly as a "friendly number" when you receive a message from one of them.
- Never send money or information to anyone you personally do not know.
- Regularly review your account activity. Report suspicious transactions immediately to PenFed.

- Become familiar with how common vendors appear in your account history. Some vendors use short-hand or abbreviated names in their electronic transactions. Becoming familiar with this short hand can make it easier to spot suspicious activity in your account and via electronic messaging.
- Set up account alerts in PenFed Online or in your PenFed mobile app.
- To report suspicious activity on your account, call PenFed at 1-800-247-5686.