

Ways to Contact Us



CALL

(865) 544-5400

Mon - Fri: 7:00 AM - 7:00 PM
Sat: 8:30 AM - 12:30 PM



CHAT⁷

Want to speak with a real person? Try Secure Chat! Click on the red bubble in the bottom right corner of our website.



TEXT⁴

(865) 544-5435

Text us with questions!
It's an easy way to get the answers you need!



EMAIL

justask@tvacreditunion.com

Questions, comments, or concerns? Send us an email.

Report Fraudulent Activity

For information on card disputes, visit tvacreditunion.com/card-disputes.

If you have additional questions, please call (865) 544-5400 during regular business hours.

Report Lost or Stolen Card

To report a stolen debit card², call (865) 544-5400 and select option 4 during business hours. Select 1 after business hours.
To report a lost or stolen credit card³, call (800) 472-3272.

Federally Insured by NCUA. 1. Some restrictions may apply. Ask for details. 2. Available to qualifying Members. Some restrictions may apply. Ask for details. 3. Rate subject to change without notice and based on creditworthiness. Available to qualifying Members. Some restrictions may apply. Ask for details. View credit card disclosure at tvacreditunion.com/credit-card-disclosure. 4. Some restrictions may apply. Message and data rates may apply from your wireless carrier. Ask for details. 5. Some restrictions may apply. Message and data rates may apply. Not all wireless carriers support FTEU (Free To End User) texting. If your carrier does not support these texts or your mobile number is not on file, you will continue to receive phone calls if unusual activity occurs on your card. Ask for details. 6. Some restrictions may apply. Ask for details. Message and data rates may apply from your wireless carrier. Available to qualifying Members. 7. Please ensure the information submitted is complete and accurate. Only forms completed and submitted will be eligible for a response. Some restrictions may apply. Message and data rates may apply from your wireless carrier. Ask for details.

tvacreditunion.com

JOIN-000196

Watch out for Fraud



KNOXVILLE



**TVA EMPLOYEES
CREDIT UNION**

Protect Your Information

Fraud happens to people of all ages and often starts with a phone call, text, or email. We're here to help you protect what matters most. When you know how to **spot the signs of fraud**, you'll be able to keep your personal information more secure.

How Fraud Works

Most fraud follows a similar pattern:

1. You receive an unexpected call, text, or email
2. The message feels urgent, and they ask for personal or account information



TIP: If something feels unusual, **PAUSE!** Verify before you respond.

Common Scams

- **Altered Checks** through stolen mail
- **Card Skimmer** devices on ATMs or gas pumps to steal your card information
- **Fake Account Alerts** claim there is a problem with your account
- **Financial Exploitation** through misuse of trust
- **Impersonation** of the Credit Union, government agency, or company you trust
- **Romance Scams** that lead to requests for money
- **Urgent Payment Requests** through wire transfers, gift card, or payment app

The KTVAECU® Promise

There are times we will contact you about your account. When we do, we may ask questions to confirm your identity.

We Will Never Ask For

- Online Banking¹ password or username
- Account reset codes
- Full Debit² or Credit³ card number
- Social Security numbers
- Account information
- Money to be sent to yourself or anyone else

If a call, text, or email feels suspicious, **do not respond**. Call us directly.

Red Flags

- Requests for passwords, PIN, full card number, or security code
- Fake message from a 10-digit phone number asking for account details
- Instructions to move money to protect it
- Pressure to act immediately
- Requests to keep the conversation private
- Links or attachments you did not expect

Ways to Protect Yourself

- Add cards to your **Digital Wallet**⁴ for added protection at checkout
- Review your transactions regularly
- Set up **Account Alerts**⁵ to monitor activity
- Set up **card alerts** for real-time purchase notifications
- Use **Card Controls**⁶ to turn your card on or off
- Use strong, unique passwords



TIP: Contact us directly if something feels off.

How We Help Protect You

Your security matters to us. We use layered security technology to help safeguard your information.

- Caller ID displays **KTVAECU** when we contact you
- Card fraud text alerts are sent from a 5-digit short code, not a standard 10-digit number
- Around-the-clock support for lost or stolen cards



TIP: Save our Card Fraud Text five-digit short code to your contacts.

What To Do If You Suspect Fraud

If your account looks unusual or you believe your information was shared:

- Do not respond to suspicious messages
- Contact us at (865) 544-5400
- Change your username or password immediately
- Turn your card off with **Card Controls**⁶
- Report any unauthorized transactions
- Report the scam to Federal Trade Commission or Credit bureaus if identity theft is involved