

## **PROTECT YOURSELF AGAINST DEBIT CARD FRAUD**

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Our goal is to protect your account at First National Bank and minimize your exposure to risk and the impact of any fraud.

We offer these steps to help.

### **What do you need to do?**

- Keep us informed of your correct phone numbers (home, work, and cell) and address at all times. Let us know which number should be used as your primary phone number and where you can most likely be contacted during and after normal business hours.
- Notify us immediately if your debit card has been lost or stolen.
- If you are planning to travel outside of the United States, please notify us in advance by calling 1-800-856-4362 or 777-4362, to ensure your debit card transactions are approved.

Protect your debit card as well as the card number, expiration date, security code on the back, and your PIN. Even if you never lose possession of your card, someone who learns your account number, security code and PIN may be able to use that information to access your account to conduct fraudulent withdrawals or purchases.

### **Protect your personal information**

- Review your information online every day, and confirm all transactions are correct.
- Take precautions at the checkout counter, ATM and gas pump. Always stand so that no one can see the keypad where you enter your PIN. At retail establishments, if you give your card to a clerk, be on guard against a dishonest employee who runs your card through two scanners instead of one. The second scanner could be capturing your account information to make fraudulent purchases or withdrawals. In general, be alert for suspicious-looking devices that may be used to "skim" information from your card.
- When using your debit card to shop online, take extra precautions with your personal computer. Experts advise installing and periodically updating virus and spyware protection and a "personal firewall" to stop thieves from secretly installing malicious software on your personal computer remotely that can be used to spy on your computer use and obtain account information. Use [MasterCard®](#) SecureCode™ when shopping online.
- Order your credit report once a year from each of the three credit bureaus (at [AnnualCreditReport.com](#)) to check for inaccuracies and fraudulent use of your accounts.
- Keep your statements, checks, etc. in a safe (locked) place.

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