

# You're the *One*<sup>™</sup>

## PROTECT YOURSELF FROM DEBIT CARD FRAUD

- Check your account on a regular basis and immediately report any suspicious activity. Check your statements and make sure you recognize all transactions. For more frequent review, Online Banking is a convenient channel, but you can also use ATM's or Telebanc to monitor activity.
- Be aware that skimming devices can be used to capture debit card information:
  - Whenever possible, swipe your own card to make purchases as opposed to giving it to someone else to run-particularly if it involves the card leaving your sight.
  - Skimming devices are often affixed to ATM's or merchant card processing equipment. If you see anything unusual or that doesn't look right, don't use your card.
  - Avoid using equipment that may be located in unprotected, unsecure, or unmonitored areas. Temporary or seasonal sales kiosks are often targets for skimming.
- Never give your account or card number to anyone that calls you.
- When you are expecting a new or replacement card, look for it in the mail. If it does not arrive as expected, contact the bank immediately.
- Review your credit reports regularly, but at least annually. This may be the only way to identify if you have been the victim of identity theft.
- Store your card in a safe place. Never carry your PIN in your wallet or with your card.
- If your card is lost or stolen immediately report it to the bank.
- If you use your debit card to shop online, we advise installing and regularly updating virus and spyware protection and a personal firewall to stop malicious software on your PC. Malicious software can be used to obtain account or card information.
- Only shop at reputable, known merchants, particularly online merchants with secure websites that have "https" in the URL.

### HOW WE CAN HELP

MidWestOne Bank utilizes a suite of fraud prevention tools to minimize the chance of fraud, including Falcon<sup>™</sup> Fraud Manager. Falcon<sup>™</sup> is a state-of-the-art neural network technology that helps identify and reduce fraud risk by detecting potentially fraudulent activity. When suspicious activity is detected, a block may be placed on your card until bank or Falcon<sup>™</sup> staff can contact you to confirm the activity is authorized.

**IF YOU WILL BE TRAVELING**, please notify the bank – give us the dates and location(s). We will notify Shazam that legitimate purchases will be made by you "out of your normal shopping area." If you have trouble using your card due to a Falcon<sup>™</sup> block, contact Shazam Case Management at 866-508-2693.

The truth is that fraud does occasionally occur, and if it does, we will work with you to make it right. Remember that with a MidWestOne Bank Check Card you are covered by Card Association Zero Liability policies which protect consumer cardholders from unauthorized purchases. However, timely notification is essential to preventing any further fraud from occurring and in protecting your identity.

You're the *One* we are here to help, so please do not hesitate to call us.



MidWestOne.com  
800.247.4418

