

Monitoring Your ATM Debit Card Transactions

To protect your account, we monitor your ATM and debit card transactions for potentially fraudulent activity.

If we suspect fraudulent ATM or debit card use, we'll be calling you to validate the legitimacy of your transactions.

Your participation in responding to our call is critical to prevent potential risk and avoid restrictions we may place on the use of your card.



Our automated call will ask you to verify recent transaction activity on your card.

- You'll be able to respond via your touch-tone keypad.
- You'll also be provided a toll-free number to call should you have additional questions.

Our goal is to minimize your exposure to risk and the impact of any fraud. To ensure we can continue to reach you whenever potential fraud is detected, please keep us informed of your correct phone number and address at all times.

In the meantime, please be diligent in monitoring transaction activity on your account and contact us immediately if you identify any fraudulent transactions. Here are some ways to protect yourself from debit card fraud.

PROTECT YOURSELF:

1. Unless required, avoid giving out your:

- Address
- Phone Number
- Date of Birth
- Social Security Number
- Card or Account Number
- Card Expiration Date
- Your PIN Number

2. When shopping or using an ATM, watch for:

- Cameras, mirrors or scanners
- People watching your transactions
- Cashiers taking your card out of sight
- Any unusual activity at ATMs

3. Online, you should never respond to emails that:

- Ask you to verify your card or account number
- Link to websites, sites can look legitimate but they will collect data or put spyware on your computer

4. If you have questions, regarding your debit card call F&M Bank & Trust immediately. Our team is here to help you at 888-331-2265 or 319-754-2265.