

Important Fraud Tips

- **Beware of “free” trial offers.**

If the offer requires you to put in your debit card number, read the fine print thoroughly. Most trial offers require cancelation within 7-10 days from the date the order is placed.

- **Beware of skimmers attached to the ATM and automated fuel pumps.**

Card skimming happens when a card’s magnetic stripe information is captured through software. The information is then used to make a clone of the original debit card.

Steps to help keep your card information safe include:

- 1) Set up fraud alerts through mobile banking or the Shazam Bolts app.
- 2) Tug on the card reader at the ATM and fuel pump. If it is loose, do not use the card reader and report the information to authorities
- 3) Look for security tape seal on gas pumps. If it is missing or broken, avoid using that pump.

- **Fraud Monitoring**

We at the Gifford State Bank make your safety a top priority. With the Falcon Fraud Protection Program, every transaction done with your debit card is reviewed. The fraud program builds a history of where you shop, how much you spend, what types of purchases you make and if you use a pin.

If a transaction appears suspicious, a fraud specialist will call you from **1-866-508-2693**. They will NEVER ask for personal information. If you confirm the transaction, you may continue using your debit card without interruption. If the transaction is confirmed fraudulent, the card will be shut off immediately to avoid further loss.

If you need to reach Shazam after banking hours, please contact **1-800-383-8000**.

- **Shazam Bolt\$**

Take advantage of this free fraud monitoring app with transaction control. Download Shazam Bolt\$ for free from the Apple App Store, Google Play or log into bolts.shazam.net and enter your full card information. With this, you have the ability to block or unblock your debit card, set transaction alerts, and locate an ATM.

- **Debit Card Blocks**

The Gifford State Bank has restrictions placed on our debit cards for your protection. The card blocks are adjusted based on the fraud trends.