

# DEBIT CARD TIPS



## Shopping at Retail Stores

- Limits on The Gifford State Bank Debit Cards are \$1,000.00 in purchases daily. This includes cash withdraws up to \$300.
- We recommend running your Gifford State Bank debit card as a debit using your 4 digit PIN, rather than credit, which only requires a signature.

## Shopping Online

- Use a single card for all online purchases to minimize your risk to one account.
- Monitor your accounts regularly for unauthorized purchases or other charges.
- Beware of phishing ads or pop-ups for "amazing" deals.  
Hackers often set these to install malware on your computer when you click. The thieves could also be trolling for information, payment account credentials or other personal information such as SSN or date of birth, used to steal your identity.
- Do not shop online using public computers or networks.  
Libraries, food courts and coffee shops are dangerous places to do online business. Criminals may have installed key loggers, sniffers or other malware designed to steal your information.
- Keep your computer and browser up to date with the latest patches & software.
- Shop at reputable sites and be sure the sites you visit are legitimate.  
Cyber criminals can create website URLs that look very similar to the real websites to fool shoppers. For example: A scam site could be called <http://www.amaxon.com> and be set up to look exactly like amazon.com. The scam site can then steal any information you enter at the site, such as your Amazon.com login credentials or your payment card number. Pay close attention to the browser's access bar before entering any sensitive information. Move your mouse pointer over any link that directs you to a shopping site to make sure the link takes you to a legitimate website.

### Important Debit Card Phone Numbers

The Gifford State Bank **217-568-7311** M-F 8-5 ,S 8-12  
(To temporarily increase limits & help with card fraud)

Shazam **800-383-8000**  
(To report card **lost or stolen** after banking hours)

Shazam Falcon Fraud protection **866-508-2693**  
(To help with card fraud after banking hours)