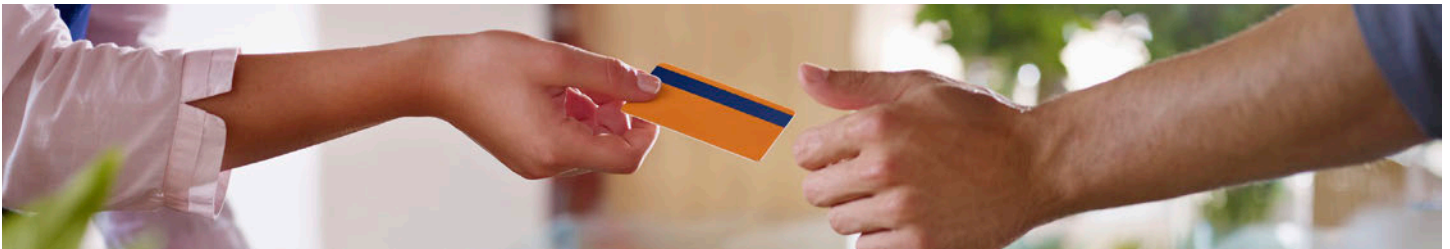


ABOUT YOUR DEBIT CARD

Knowledge is the Best Protection

Paying with plastic has become a way of life. You have fast access to cash and purchases are easy – swipe, sign and the amount is deducted directly from your account. It's quick, convenient and safe. But you should take a few safety precautions to protect your personal and financial information.



Be Aware

It's Your Money – There's a subtle difference between a debit and a credit card, and it has to do with whose money you are spending up front. With a credit card, you are borrowing the amount of your purchase from the credit card issuer. Depending on how quickly you pay it back, interest could be added to that amount. With a debit card you're using your own money. When you buy something, the money is deducted directly from your checking account. You should log the purchase in your check register, just like you would if you had written a check instead.

Limits and Overdraft Fees – Make sure you have enough money in your checking account to cover each purchase or withdrawal. Keep in mind there also is a limit on the amount you can purchase or withdraw with your debit card each day. To find out what your daily limit is, contact your local bank. In addition, make sure you keep track of what you have in your account to avoid overdraft charges or other fees.

Protect Yourself

Be Quick – Immediately report missing cards and unauthorized purchases to FSBND.

Be Smart Online – When using your debit card for online purchases, always make sure you're buying on a secure site. You'll know it is if the URL reads "https:" and a padlock symbol appears near the URL. Look for these before you check out or click on "Submit."

Create a Strong PIN – Make your PIN something that will be difficult to figure out. Avoid using birthdates, anniversaries, your phone number or your Social Security number. Memorize your PIN, and never carry it with you or reveal it to anyone.

Beware of Skimmers – Watch out for machines that could have skimmers attached to capture your credit card, such as pay-at-the-pump stations and even ATMs. Avoid using any machine that looks like it has been tampered with or remanufactured, or one that has any loose parts.

Keep Receipts – Check your debit card purchases against your monthly bank statement.

Never Respond to an Unsolicited Request – Email is a common channel for fraud perpetration. Never provide your debit or credit card number, PIN or any other personal information to any entity in response to an unsolicited email or request. Remember, the bank already has your information, so there's no need for us to call or email you for it.

We're Proactive – Our trusted debit card vendor might call you to verify recent transaction activity if there is reason to suspect fraud, but will not ask you for your card number, the CVV on the back of the card, your account number or your Social Security number.

