

You are automatically enrolled in this service when you are issued an ATM or Debit Card.

# Fraud Protection for Your Debit or ATM

At Jackson County Bank, your financial security is our top priority and the security of your Debit Card or ATM Card is no exception. Each Debit Card and/or ATM Card issued at Jackson County Bank is automatically enrolled in our Debit/ATM Card Fraud Protection Service. There is no cost to you from Jackson County Bank and there is no enrollment necessary for this service. Your mobile carrier may assess standard rates or subject these communications to established plan limits.

**How It Works:** When fraud is suspected on your ATM or Debit Card you may be contacted by phone or text message from the Fraud Center working on behalf of Jackson County Bank. You may opt-out of the text messages at any time, simply text the word STOP to 32874. You may opt-out of the automated phone calls by contacting the Fraud Center at 800-417-4592. Please note: You will not be asked to provide your social security numbers, account numbers, card numbers, PINs or other personal information.

## TEXT MESSAGES

- The text messages will be sent to text-capable phone numbers on file with us.
- The text messages will be sent from short code 32874. We recommend that you add this short code in the Contacts on your mobile device as JCB Fraud Center so the text message will appear as a known contact to you.

## PHONE CALLS

- We may contact you at phone numbers on file with us, between the hours of 8:00 a.m. and 9:00 p.m., in the time zone you reside.
- Calls will originate from 800-417-4592. We recommend you add this phone number in the Contacts on your mobile device as JCB Fraud Center so the call will appear as a known contact to you.
- The recording will state "This is the Fraud Center at Jackson County Bank", and will state your first and last name and the last four digits of your card for verification purposes.
- You may be prompted to enter your zip code and the phone number that was called for verification purposes—you will not be asked to provide any other personal information.

- Follow the prompts to review suspect card transactions. If you confirm a transaction as fraudulent, you will be routed to a live Fraud Center representative.

**Confirming Transactions:** Once you have confirmed a transaction as legitimate, you may continue to use our card as you normally would without interruption. If the transaction is confirmed by you as fraudulent, your card will be blocked from further use. Contact the Accounting Department of Jackson County Bank to initiate a dispute for any unauthorized transactions and to order a replacement card.

**When you cannot be reached:** If you do not respond to a text message or we are unable to reach you at the phone numbers in our records, you may receive a voicemail message instructing you to return our call. When unable to reach you, a temporary block will be placed on your card to protect against further suspect charges. After speaking with you, any unnecessary blocks will be removed. When the Fraud Center leaves a message for you, you will be instructed to call 800-417-4592. To provide you with the best customer service possible, please return calls to the Fraud Center (available 24/7/365) at 800-417-4592, unless instructed to contact Jackson County Bank directly.

## MESSAGE TO TRAVELERS

For Fraud monitoring purposes, prior to traveling please notify Jackson County Bank of your travel dates and destinations at 715-284-5341.

### TO REPORT A CARD LOST OR STOLEN, USE ONE OF THE OPTIONS BELOW:

- Call Jackson County Bank during regular business hours at 715-284-5341. (Mon-Fri: 8 am to 5 pm or Sat: 8 am to Noon).
- Call the 24/7 Lost or Stolen Card Services at 1-866-546-8273 (U.S. or Mexico) or 206-352-4990 (Canada or International)
- Log into Internet Banking, "Options - ATM/Debit Card".
- Call the automated Telephone Banking services toll free at 1-844-202-0846 and choose "Option 5".
- Log into Mobile Banking and choose "Manage Cards".

Once you report a card lost or stolen, it will be permanently disabled. You will need to contact the Bank to order a replacement card. Once disabled, you should also make changes to any automatic debits associated with the card.



## Jackson County Bank

8 Main Street, P.O. Box 490, Black River Falls, WI 54615

Phone: 715-284-5341 jacksoncountybank.com

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