



» PEACE OF MIND

A guide to keeping your credit and debit card information safe and secure

Safeguarding your card accounts

Using credit and debit cards is the most convenient way to pay for goods and services—in person, over the phone, by mail, or on the Internet—and also one of the safest and most secure. MasterCard's zero-liability policy protects you if fraudulent charges are made to your card accounts. But to keep the power of your credit and debit cards from falling into the wrong hands in the first place, here are some simple, common-sense things you can do.

In Public

Treat your card and your PIN like your house keys. Never let them out of your sight, even for a moment.

- Choose a PIN that isn't obvious to others, and don't write it on or near your card.
- When keying in your PIN, be sure no one is watching.
- Do not discard ATM or credit card receipts in a public place.
- Do not use a credit or debit card for identification, and never write a card account number on a check.

At Home

Keep good records, and review account statement promptly and thoroughly. Guard your account numbers.

- If you see a questionable transaction on a statement, immediately notify TheBANK of Edwardsville (618-656-0098).
- Never give your credit card number to unsolicited callers. If you're uncertain, ask for more information by mail.
- Before disposing of card receipts or statements, destroy areas where account numbers are visible.
- Keep information about all your card accounts in a secure place, so you can act quickly if one is lost or stolen.
- Get a copy of your credit report once a year from each of the three national credit bureaus and check carefully for discrepancies.

On the Internet

Firewalls and other software can protect your computer from viruses and other menaces. But be on guard against questionable web sites designed to trick you into disclosing sensitive financial information.

- Turn off your computer when you're not using it, even if you have antivirus and firewall software.
- Be aware that banks and other legitimate businesses never email customers asking for passwords or updated information.
- Never click on a link in a suspicious email. Instead, confirm the Web address on your own, then type it directly into the browser window.
- Before making an Internet purchase, make sure the merchant is reputable by locating an image of an "unbroken key" or "closed lock" security icon in the corner of your browser window.
- Change passwords and PINs periodically.

Out of the Country

When planning for foreign travel, a credit card can be the best and safest way to pay for travel costs. However, should you decide to use your MagicCheck debit card outside of the United States, please remember the following:

- Notify TheBANK in advance. Make sure to tell us when and where you'll be travelling overseas. That way, if we see activity on your account from another country, we'll know why. One of the ways that we can monitor for fraud is by detecting transactions that differ from your usual spending pattern. You can notify us in advance of your overseas travel at (618) 656-0098.
- MagicCheck debit card use during foreign travel is limited to PIN-based and ATM transactions. As an added security precaution, TheBANK has restricted signature-based debit card transactions in non-U.S. countries.

If your card is ever lost or stolen, or if you suspect fraud...

- If your card was stolen or you believe you are the victim of card fraud, immediately call the police, as well as TheBANK of Edwardsville (618-656-0098).
- Remember, your date of birth and Social Security number are not stored on your credit card. If your Social Security card or other personal information is lost or stolen, call the police and the Social Security Administration.
- Contact the three national credit bureaus immediately. They can place a "Fraud Alert" in your file, which lets banks and merchants know there's a problem.
- Check your card and bank statements diligently until the problem is completely resolved.
- Request copies of your credit report from all three national credit bureaus and check them thoroughly. (If you have already requested free copies of your credit report during the same calendar year, there may be charges.)

To contact the credit bureaus:

Equifax
P.O. Box 740241 • Atlanta, GA
30374-0241 • 800-525-6285

Experian
P.O. Box 949 • Allen, TX
75013-0949 • 888-397-3742

Trans Union
P.O. Box 6790 • Fullerton, CA
92834-6790 • 800-680-7289

