



We May Be Calling You

To protect your account, we monitor your ATM and debit card transactions for potentially fraudulent activity which may include a sudden change in locale (such as when a U.S. issued card is used unexpectedly overseas), a sudden string of costly purchases, or any pattern associated with new fraud trends around the world.

If we suspect fraudulent ATM or debit card use, *we'll be calling you* to validate the legitimacy of your transactions. Your participation in responding to our call is critical to prevent potential risk and avoid restrictions we may place on the use of your card.

- Our automated call will ask you to verify your zip code and recent transaction activity on your card
- You'll be able to respond via your touchtone keypad
- You'll also be provided a toll-free number to call should you have additional questions

Our goal, quite simply is to minimize your exposure to risk and the impact of any fraud. To ensure we can continue to reach you whenever potential fraud is detected, please keep us informed of your correct phone number and address at all times.

As always, please feel free to call us at 832.485.2300 if you have any questions.