

Madison County Bank

Boone County
Bank



Wayne County
Bank

IMPORTANT INFORMATION REGARDING YOUR DEBIT CARD

We have recently engaged a professional fraud monitoring service for our debit card transactions. This service is provided to us by our Processor that also provides many services that we use to help keep your accounts and information safe.

You may receive a call from the "Transaction Review Department" on behalf of Madison County Bank. This service will call and leave a message on the phone numbers that you have provided to us. In the event the monitoring service has detected one or more transactions that seem unusual or have the potential of being fraudulent, a call to you to verify the transactions may occur. If you receive a message from the Transaction Review Department we ask that you call back to the toll free number left on the message at your earliest convenience, and verify the activity on your debit card with the agent. The department is staffed by fraud detection agents 24 hours per day, 7 days per week, including holidays. If fraud is found your card will be blocked and you will need to contact us directly to obtain a new card and for any follow up that we may need to help you with the situation. The Transaction Review agent will urge you to contact us directly for these items. If no fraud is found and you are aware of the activity, there is nothing more that you will need to do.

When calling back you will be asked to provide the phone number where the message was left and to verify your first and last name. No other personal information will be needed to locate the transactions that the agent will review with you to be sure that you are aware of the activity on your card. You will **never** be asked to provide your card number, Social Security number, or PIN number. This information should never be given to anyone calling you. If you receive a call asking for this type of information, please contact us immediately.

When working with a Transaction Review Department analyst please keep in mind that they must speak directly to the card holder whose name appears on the card. This is done for several reasons. The Transaction Review Analyst will not be able to view the actual checking or savings account information and hence will not know who else has a debit card connected to the same checking or savings account. The analysts work only with individual cards and will ask to speak only with that individual card holder. They are not permitted to share transaction information with any other person, be they spouse or other family members. Please understand, that this is done to protect your information and to ensure the accuracy of the review with the analyst.

We believe that the protection of your account and information is our primary duty to you. We hope that you will embrace this new Transaction Review enhancement to your debit card as an added benefit. If you have any questions regarding this service please contact us **1-800-527-1873**.