

Affinity Bank VISA Debit Card Security

It is no surprise that debit card fraud has gradually increased over the years. Increased debit card usage results in an increased risk of fraud. We are continually enhancing our security program; below is important information on how we prevent and respond to debit card fraud. Keeping your money and your personal information safe and secure is our highest priority. If you ever have any questions, please contact Affinity Bank at 1-866-736-8194 or onlinesupport@myaffinitybank.com.



Protecting Your Affinity Bank VISA Debit Card

Affinity Bank has a special system to protect your VISA Debit Card from fraudulent use. We partner with First Data Services to offer this protection. If our system identifies transaction attempts out of your normal usage, your card may be blocked until we verify whether or not these are valid transactions.

Here are a few events that we are monitoring for that may trigger an alert:

- Multiple transactions taking place in a short period of time.
- Transactions in a different geographical region than you exhibited in the past.
- Multiple failed attempts to enter the correct PIN.
- Spending patterns that are different than what you exhibited in the past.

Reminder:

- When traveling or placing an unusually large purchase on your Affinity Bank Visa Debit Card, please call Affinity Bank at 1-866-736-8194 to avoid issues processing transactions.
- If you receive a call from a First Data Fraud Analyst, they received an alert of possible fraud. Your cooperation can help stop theft and prevent possible issues processing valid transactions. You may be asked questions about debit card transactions such as "Did you attempt to make a purchase today at XYZ store?" A Fraud Analyst will **never** ask for your card number, if you are suspicious of the call, hang up and contact Affinity Bank directly at 1-866-736-8194.
- If your card is lost or stolen, don't panic, it happens to everyone. Just give us a call at 1-800-523-4175, 24hours a day, seven days a week, and we'll take care of it.
- Remember, **do not reply** to e-mails that ask for your card number, or ask you to go to a Web site and enter your card number.

If you notice any suspicious account activity or experience any customer information security related events please, contact Affinity Bank at 1.866.736.8194 or onlinesupport@myaffinitybank.com.