

**IMPORTANT CHANGE IN TERMS NOTICE  
VISA DEBIT CARD CHANGES  
EFFECTIVE MARCH 1, 2012**

**Due to the increased fraudulent transactions occurring on Visa Debit Cards and increased costs related to the investigation and resolution of loss claims, Debit Card Limits will decrease effective March 1, 2012 as listed below. PLEASE NOTE: Customers requiring increased limit availability for one time purchases or travel purposes can contact their branch of account for TEMPORARY limit increase approval.**

- **ATM Cash Withdrawal – limit of \$300 maximum per day**
- **Debit Card Point of Sale transaction – limit of \$600 maximum per day**

Debit card fraud is on the increase!

Levels of card fraud vary by region. Thirty-two percent of consumers in the United States have experienced some sort of card fraud in the past 5 years. Below are 11 tips for keeping your financial information safe.

1. Update your contact information with your financial institution. Your bank can't ask you about a suspicious charge unless it has your current phone number.
2. Copy the customer service phone number from the back of each of your debit or credit cards and keep this list in a separate location from your purse or wallet in case a thief steals the latter.
3. Let your bank know your travel dates and destination. If your card gets swiped at an unusual location, the card issuer may decline the suspicious transaction.
4. Sign up for banking alerts if offered by your financial institution. These will inform you when particular changes occur, such as irregular card activity.
5. Stay away from ATMs that appear dirty or in disrepair. At best, such ATMs may not work when used, and at worst, may be fake machines set up to capture card information.
6. Do not use ATMs with unusual signage, such as a command to enter your PIN twice to complete a transaction.
7. Watch out for ATMs that appear to have been altered. If anything on the front of the machine looks crooked, loose or damaged, it could be a sign that someone attached a skimming device.
8. Avoid using the ATM if suspicious individuals are standing nearby. Criminals may try to distract you as you use the machine to steal your cash, or watch as you type your PIN.
9. Be aware that if your card gets stuck in the machine and someone approaches to help, it may be a scam. A criminal may be trying to watch as you enter your PIN code.
10. If your card gets stuck in the machine, call your financial institution promptly to report the incident.
11. As you key in your PIN, cover the keypad with your other hand to block anyone, or a camera, from viewing the numbers you type.