

## **DEBIT CARD FRAUD FRAUD INFORMATION FOR PERSONAL BANKING CLIENTS**

### **Debit Card Fraud - How does this happen?**

This occurs when your card information is stolen and used without your knowledge. Thieves take the information off of your card and create a duplicate card. In some instances if your card is lost or stolen, thieves use that card to complete cash withdrawals or purchases.

First Midwest Bank has monitoring systems that detect and flag suspicious activity. First Midwest Bank strives to minimize the denial of legitimate transactions. However some transactions may appear suspicious and be denied. If necessary, First Midwest Bank may contact you to verify transaction activity. However, the Bank will never ask for your PIN, expiration date or the 3-digit code on the back of your card.

First Midwest Bank offers mobile alerts. This functionality allows you to receive notification of specific transactions and can assist you with monitoring activity for purchases made with your card.

Listed below are examples of the methods and types of persons that perpetrate this type of fraud.

### **Methods of Theft**

- ◆ Thieves steal this information from the card using sophisticated devices
- ◆ Professional card data thieves
- ◆ Lost or stolen cards with the PIN written on the card

### **Who are Thieves?**

- ◆ Anyone with malicious intent and the technical ability to duplicate a card
- ◆ Professional Identity thieves
- ◆ Pickpocketing thieves
- ◆ Family members who have access to your debit card and PIN#
- ◆ Anyone who may have access to your home and banking information

### **Protecting Yourself**

- ◆ Be aware who is asking for your card number and why
- ◆ Don't reply to text messages or phone calls prompting you for card information
- ◆ Never give out or share your PIN#, Card#, expiration date or 3-digit code on the back of the card to anyone unless you are initiating a purchase
- ◆ Don't use an ATM that may appear to have been tampered with
- ◆ Enroll in the First Midwest Bank mobile transaction alert system
- ◆ Update your contact information at the Bank

**MORE PRECAUTIONS CONTINUED ON THE NEXT PAGE **

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### **Protecting Yourself (Continued)**

- ◆ Review monthly statements regularly or review account activity on-line
- ◆ Contact your bank for any discrepancies on your account
- ◆ Immediately report lost or stolen card to the Bank

*As always, if you lose your card or feel that your card may have just been compromised, please notify us immediately.*

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