



**AMERICAN  
SAVINGS BANK**  
*A location of Readlyn Savings Bank*

### **DEBIT CARD FRAUD PROTECTION:**

Your debit card is protected by Shazam's 24-hour fraud monitoring service called Falcon RADAR (Risk Assessment, Detection and Response). Falcon monitoring recognizes possible fraudulent use and sends a Fraud Alert to the bank and the cardholder. If the purchase is verified the card stays open, if the purchase is not verified a block is placed on the card and avoid further fraud. Therefore, it is crucial that you provide your cell phone and other contact information and notify us of any changes. Also, please notify us of any travel plans that may trigger a "false positive" fraud alert and cause an inconvenience while on vacation.

If you experience any trouble with your debit card, please contact (RSB-Readlyn) 319-279-3321 or (ASB-Tripoli) 319-882-4279 or you may also contact Shazam at 800-383-8000.

### **FAQ's**

#### **Q: If someone contacts me to "verify" my debit card number should I tell them?**

A: If someone calls it is best not to tell them any numbers such as account numbers or social security numbers. Authorized agents will not ask for your debit card number. Beware of all PHISHING SCAMS!

#### **Q: Why doesn't my debit card work?**

A: There are multiple reasons your debit card may not be working. Two more common explanations:

- 1) Newly Issued Debit Card: If you recently received your card, to activate it you may simply follow the instructions with the card to call and activate. Or you may perform a "balance inquiry" at an ATM machine by using your PIN # (Personal Identification Number). You must activate the card when you receive it or you will not be able to use your new card for purchases, etc.
- 2) POS Decline: If your card is declined at a POS (Point Of Sale: ie. retail merchant) there are a few things that may be wrong. First would be your available balance is negative (note: if a deposited check has not cleared yet it is not available to use on a debit card). Second, you may have reached your daily card limit. Thirdly, if you are using your card outside of Iowa your card might get blocked to protect you from fraud. When traveling outside of Iowa it is best to contact us to avoid having card issues when traveling.

#### **Q: Can I change my PIN #?**

A: Yes, please call the bank to find out how. We are happy to help!

#### **Q: Can I get a debit card for my savings account?**

A: No. Sorry, debit cards are only available to customers with checking accounts. However, if you have a savings account that shares the same account number as your checking account you can get cash out of your savings account at ATM's only. Please contact the bank to activate this feature.

#### **Q: My card is about to expire. How do I get a new one?**

A: Approximately two weeks before the expiration date on your card, you will be mailed a new card automatically.