



At Prairie State Bank & Trust we do everything we can to assure your account stays safe. However, in order to guarantee maximum account security, we need all hands on deck!

Take a look at the tools we have available to you, and make sure that you're taking every step possible to keep your hard-earned money safe and sound!

☑ Stay alert by using **Prairie State Bank & Trust's Online Banking** and the **Mobile App**

- Monitor your account activity in real time
- Set up **email or text alerts**
- Turn your **debit card on and off** at any time
- Sign up for **Online Statements**

Extra tips: the internet is a wonderful tool, but make sure you're using it wisely.

- **NEVER** give your login information to anyone under any circumstances!
- If you suspect a virus is on your device, take it to a trusted local repair shop or to the store from which you purchased it. Refrain from accessing your online banking accounts until it is fixed.
- Do not click on links sent to you via email unless you know the sender, and you were expecting an email from them.

☑ Don't put all your eggs in one basket – open a **Savings Account!**

- The more times an account is used, the more opportunities arise for it to be compromised. Consequently, checking accounts carry more risk than savings accounts.
- If you keep any funds you're not using in a savings account, they will be safer in the event that your checking account has fraud.
- Only ATM transactions can process through your Savings account, which are more secure than regular debit card transactions, as they require your PIN to be entered.

☑ Using your Debit Card

- Never let anyone use your debit card. According to government Regulation E, once you allow someone to use your card once, they are authorized to continue to use your card in the future.
- Keep your debit card and your PIN number in a safe location.

*This Fraud Wellness review is not intended to protect customers or customer accounts from any and all fraud. The points in this tool are simply for educational purposes and intended to provide additional product and service knowledge to our customers.

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Know your rights

- You are protected both by MasterCard® Zero Liability Protection and Regulation E in the event that fraud occurs via your debit card, or an ACH (an electronic payment using your account number and routing number).
- If you discover any kind of fraud on your account, notify us immediately **24 hours a day at 1-800-597-2977**. We will take steps to secure your account and recover your funds.
- Review your account on a monthly basis! There are deadlines in place, and in reporting unauthorized transactions or errors. If you wait too long you may be liable for some of the loss. To avoid this situation, make sure to report fraud to the bank within 60 days of the first transaction.

Keep yourself informed

- Review your statements every month to make sure you authorized every transaction.
- **No financial institution (including PSB&T) will ever call and ask you to share your information.** If you receive a call that you are not sure is from us, ask for the caller's name, hang up and call us back again on our customer service number (800) 597-2977, asking for the name the original caller provided.
- Stay up to date on common scams at:
 - www.consumer.ftc.gov
 - www.consumeraffairs.com
 - www.usa.gov/common-scams-frauds
 - www.aarp.org/money/scams-fraud/
 - www.fraud.org

Know your vulnerabilities

- Sometimes, whether it be due to health, circumstance or personality, it is difficult to stay on top of everything at once. If this ever happens to you, make sure you have someone you trust implicitly to:
 - act as financial Power of Attorney,
 - be a second set of eyes on your account, or
 - provide a second opinion when you encounter a situation that seems odd, scary or too good to be true.
- In addition to a loved one, **PSB&T** will always be a reliable source of information and help whenever you need it.

Contact the bank IMMEDIATELY if you feel that you might be a victim of fraud or if any of your account information may have been compromised.



Review completed by: _____ Date of Review: _____

Customer Name: _____ Scanned Date: _____



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