

Merchants & Farmers Bank Visa Debit Card Fraud Prevention Notice

Due to increased international and domestic fraud, it has become necessary to put additional transaction restrictions in place for Visa Debit Card Transactions. These restrictions may cause you to experience declines of card transactions that have been approved in the past. Most card present transactions will now require the PIN number. If you do not know your PIN, please contact a Customer Service Representative.

We will continue to respond to fraudulent activity in ways that minimize the impact to you while protecting you from fraudulent activity.

For the most up-to-date details please visit www.mandfbankhs.com

Additional Safety Tips

- Do not give out your PIN number to anyone who calls you. If the bank calls you, we do not need this information from you.
- If someone calls you stating that he/she is an employee of the bank or working on the bank's behalf, do not give him/her any information. Call the bank at 662-252-1341 to verify the authenticity of the caller.
- Do not give out your account number to anyone who calls you. If we call you, we already have this information.
- Do not call the verification number the caller give's you; use the number above or look it up in the directory.
- We never send emails requesting account numbers, PIN numbers, or passwords. We will not ask you to click on a link or visit a site to verify account numbers, PIN numbers or passwords. Do not answer these emails. Please notify us if you receive one of these emails.
- Banking regulators and law enforcement officials do not call bank customers as a part of their investigations. If someone calls you claiming to be a bank regulator or law enforcement agent, notify the bank immediately.
- Be suspicious of any email with urgent requests for personal financial information. Always report "spoofed" emails by forwarding the email to the following group: The Federal Trade Commission at www.consumer.gov/idtheft
- Always keep your credit or debit card in a safe and secure place. Treat it as you would cash or checks. Contact us immediately if your card is lost or stolen, or if you suspect unauthorized use.
- Do not send your card number through email, as it is typically not secure.
- Do not give out your card number over the phone unless you initiated the call.
- Regularly review your account statements as soon as you receive them to verify transactions. Contact Merchants and Farmers Bank immediately if you identify any discrepancies.
- If you have forgotten your PIN or would like to select a new one, please contact us.
- To protect your account, change your Personal Identification Number (PIN) every three months.
- When selecting a PIN, don't use a number or word that appears in your wallet, such as name, birth date, house number, or phone number.
- Ensure no one sees your PIN when you enter it. Memorize your PIN. Don't write it down anywhere, especially on your card, and never share it with anyone.
- Cancel and cut up unused credit and other cards. If you receive a replacement card, destroy your old card.
- Shop with merchants you know and trust.
- Make sure any internet purchase is secured with encryption to protect your account information. Look for secure transaction symbols such as a lock symbol in the lower right-hand corner of your web browser, or "https://..." in the address bar of the website. The "s" indicates "secured" and means the web page uses encryption.
- Always log off from any website after a purchase transaction is made with your credit or debit card. If you cannot log off, shut down your browser to prevent unauthorized access to your account information.
- Safe-keep or securely dispose of your transaction receipts.
- If you need to use your Debit Card for travel outside the United States, please contact our Customer Service Representatives prior to your trip.