

Despite the convenience of debit cards, there is a risk of fraud or theft. In fact, it's just as important to protect your debit card as you would protect cash, credit cards, and checks. To avoid becoming a victim of debit card fraud, consider these tips:

### Setup Alerts

Having alerts sent directly to your smart phone or computer is a convenient way to stay up to date with your finances. There are many different mobile notification platforms used, like electronic alerts, mobile banking, and CardValet. The CardValet app specifically allows you to manage your lost or stolen Debit Cards at the touch of a button. You can turn your Debit Card ON and OFF, set locations where the cards can be used, restrict transactions based on the merchant type, and establish transaction limit amounts. The best part is, you can receive an alert on your phone for all or any specific transaction type you want. Ask your bank about their customer alert options.



### Monitor Account Activity

Most banks nowadays have online and mobile banking, making it easier to watch your accounts activity daily. Another way to stay on track is by checking your account statements regularly. Utilize your banks electronic statements feature, these are available faster for review plus they are safer than paper statements!

### Keep Information Private

Avoid giving out your personal information if you can. Information such as address, phone number, birth date, and Social Security number can make it easier for thieves to hack into your bank account. The number one thing you must avoid is giving out your PIN or writing it down. There will never be a circumstance where you would be asked to state your PIN information.

### Pay Attention to Your Surroundings

Debit cards are subject to a unique threat, called "skimming." Skimming occurs when thieves set up a device that captures the magnetic stripe and keypad information from ATM machines and gas pumps. To be safe, try to use an ATM within a bank. These buildings have higher surveillance.

### Be Cautious While Online Shopping

Shopping online can be convenient, but also can be an easy way for fraudsters to steal your information. Remember that all Debit Card purchases come directly from your bank account. If your Debit Card is compromised, your bank account could be emptied. Consider using your Credit Card, since the transaction will take longer, will not be an instant removal of your funds for your account. Another way to stay is by watching for site security. The web address should say <https://> rather than the standard <http://>.

### Take Action

When your debit card is misplaced or stolen, contact your bank immediately. You should also alert your bank if you notice unauthorized purchases. The quicker you take action, the faster you can cancel your debit card and save yourself from additional charges!