

NEW! Automated Debit Card Fraud Alert System

Fraud is an ever-growing issue, nationwide, which is why it's so important to us to be able to resolve fraud issues in a timely manner. In our continuing efforts to keep your accounts secure, we've improved our alert system for potential fraud.

How it Works



1. Email -

When potential fraud is detected, you will receive an automatic email notification with the option to reply with "fraud" or "no fraud."

2. Text Alert

One minute after the email, you may receive a text alert, which also has the "fraud" or "no fraud" option.



3. Automated Phone Call

If there is no response received, you will receive automatic phone calls to confirm or deny fraud. The call will also give the option of speaking to a fraud analyst.

REMEMBER

Our messages will NEVER ask for your PIN, account or card number.

The phone number for this fraud prevention service is 800-417-4592. If you add this number to your phone contacts and label it with the bank name or "Fraud Center," it will display on your phone whenever you receive a call from this number.

If the fraud center has determined that there may be a fraudulent transaction on your card, they will block your card. You will be unable to use your card until the fraud center has been able to contact you via one of the three methods listed above: email, text or phonecall.

Frequently Asked Questions



Q: Do I have to sign up to receive the text messages?

A: No, all cardholders are automatically opted into the service. (Text msgs are sent for participating carriers: AT&T, Boost, Sprint, T-Mobile, Verizon, Virgin Mobile and any subsidiaries of those listed).

Q: Is there a fee for receiving the text messages?

A: No, there is no fee, although standard carrier text and data rates may apply.

Q: May I opt out of receiving text messages?

A: Yes, you may opt out at any time by responding STOP to a text message.

Q: When will text messages be sent?

A: A text message may be sent 24/7 to allow for fast cardholder responses.

Q: What is the short code for the text messages?

A: 32874

Q: What if I don't respond to the text message?

A: If you don't respond to the text message, you will receive an automated phone call.

Q: How will I know that this is the bank fraud center calling and not a scam?

A: The fraud center phone number is 800-417-4592. For cell phones, you may add it to your contacts list with the bank name so it will display on incoming calls.

Q: What happens if I don't answer the phone call?

A: The fraud center will leave a voicemail with instructions to return the call.

Q: Can I call the bank instead?

A: For greater efficiency and faster service, we encourage you to respond to the fraud center directly.

Q: What time of day will phone calls be received?

A: Phone calls will be placed between 8am and 9pm local time of the cardholder.

Q: What if I want to speak with a person?

A: You will have an option to speak with a fraud analyst.

Q: Will I be asked for my account number or debit card number?

A: No, verification will be done by matching your phone number and zip code. No other personal information will be required. If you are asked for personal information, hang up and contact your bank branch.

Q: What phone number will the fraud center use?

A: They will use the Home, Mobile and Work phone numbers that are listed for your account.

Q: Is there any way to reduce my chances of having my card blocked for legitimate transactions?

A: If you are planning on traveling, contact the bank so that they can put a note on your account. This will lessen the chances of the fraud center blocking your card for transactions that are done outside of your normal area.



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