



"Community Banking the Way it Should Be"

September 5, 2018

Bay Bank takes customer fraud protection seriously. In our continuing efforts to keep your accounts secure, we've improved our alert system for potential debit card fraud.

The new service will provide:

- It identifies fraud patterns and proactively manages the risk to your ATM or Debit Card
- It will detect possible fraudulent activity within minutes of the transaction.
- High risk transactions are identified and reviewed by a fraud analyst who will contact you to verify the legitimacy of the transaction
- This service will monitor transactions 24 hours/7 days a week.

Here's how it works:

1. When potential debit card fraud is detected, you will receive a text alert with an option to reply.
2. If there is no response from you, five minutes after the text alert, you will receive automatic phone calls to confirm or deny fraud.

If a suspicious transaction is detected on your Bay Bank debit card, a text message is sent to your mobile phone asking if the transaction is VALID. If the transaction is VALID, please reply "Yes". If the transaction is FRAUD, please reply "No". If you tell us it's not your purchase, you'll be contacted by a fraud analyst and your card will immediately be disabled to prevent further fraudulent activity.

Remember – our messages will **Never** ask for your PIN or account number. A unique case PIN will be left in a message and will be required in the call back process. This will **NOT** be your debit card PIN number.

If you are traveling outside the country and in need of your debit card, please inform one of our customer service representatives at (920)-490-7600 and we will be happy to assist you.

PLEASE TAKE A MINUTE TO UPDATE YOUR CELL PHONE NUMBER AND E-MAIL ADDRESS WITH ONE OF OUR CUSTOMER SERVICE REPRESENTATIVES. THEY CAN BE REACHED AT (920)-490-7600. Thank you.

BAY BANK