

Debit Card Suspicious Activity Alerts



Your account security is our highest priority. We use real-time monitoring to detect suspicious activity 24 hours a day, and, if we see unusual activity on your debit card, we will alert you right away.

Email Alerts

If you've given us your email address, you will automatically receive 24-hour-a-day email alerts any time we see unusual activity on your debit card. The information-only email from EnFact Notifications (noreply@enfactnotifications) will:

- Have the subject line "Fraud Notification on your Banner Bank Debit Card;"
- Include transaction details and an 800 number to call to say whether you authorized the transaction; and
- May be followed by a fraud text alert (if your cell phone number is on file) or an automated phone call alert (if your non-mobile phone number is on file).

Text Alerts

If you've given us your cell phone number, you will automatically receive text alerts between 8 a.m. and 9 p.m. (based on your area code) if we see unusual activity on your debit card.

- The text alert will come from either code **20733** or **37268**.
- Reply YES if you authorized the transaction and wish to continue using your card.
- Reply NO if you did not authorize the transaction, then follow the prompts regarding possible investigation.
- Reply STOP if you wish to stop receiving fraud text alerts and we will use automated phone calls regarding any future suspicious debit card activity.

Automated Phone Call Alerts

If you have not given us your cell phone number, have not responded to a current fraud text alert, or have opted out of text alerts we will attempt to call you between 8 a.m. and 9 p.m. (based on your area code) at other phone numbers on file.

- The call may be from an 800 number you do not recognize.
- When you answer, we will verify your identity and review the transaction with you.
- If you confirm the transaction is suspicious, we may place a hold on your card and provide further instructions regarding possible investigation.
- If you do not answer, we will leave a voicemail with a request to call us back immediately.

If we don't receive a response to any of the above alerts, we may block use of your card, until we hear from you, to protect you against unauthorized activity. If you receive multiple alerts regarding the same transaction, you only need to respond once.

Tips to protect yourself from debit card fraud:

- Download the **Banner Bank Debit Card Controls app** to set your debit card usage preferences, and establish real-time alerts, so you can be notified whenever your card is used.
- Check your Banner Bank account history frequently using the **Banner Bank Mobile Banking app** and notify us if you see anything suspicious.
- When shopping online, only use secure websites that start with https://.
- Contact us before traveling, and let us know where and when you are going so we can ensure uninterrupted card usage while still providing the best fraud protection.
- Most importantly, **keep your contact information up to date** with current cell phone, home phone, email address and mailing address so we can notify you in the event of suspicious activity.



REV 10/20