



NEW Debit Card Fraud Protections

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NEW Fraud Protections are coming June 1st! To further protect you, you will begin receiving texts and/or emails this summer asking you to confirm if suspicious debit card purchases are valid or not. We will ONLY ask you to verify if you did make the purchase(s) or not. We will not ask for account or personal information. Keeping you protected is important to us and we are excited to offer these new enhanced fraud services to you.

Text:

A text will be sent if a phone number on file is recognized as a mobile device.

Sender Number: 328-74

From: Skagit Bank Fraud Dept.

Message: "Suspicious txn on acct XXXX: Amount and Merchant Name.

If authorized reply YES, otherwise reply NO. To Opt Out reply STOP."

If you respond as follows:

- » **YES**__ The block on your card will be removed within 5 to 10 minutes and you may attempt the transaction again.
- » **NO**__ You will receive a call from the Fraud Department or you may call the number provided or you may call the phone number on the back of your card.
- » **HELP**_ You will be asked to call the Fraud Department at a number provided or you may call the phone number on the back of your card.
- » **STOP**_ You will be Opted Out of the Alert Notification service.

Voice Call:

You may receive an automated voice call if there is no mobile phone number on record or there was no reply to the text alert.

Action requested

- » **Press 1** to confirm the purchase was authorized
- » **Press 2** to confirm the charge was not recognized

Email:

Emails will be sent if there is no response to text or voice call.

From: FraudServiceCenter@SkagitBank.com.

Subject: URGENT: Your card has been suspended due to recent account activity.

Your Debit Card Ending in XXXX

Attempted Transaction Information includes Merchant, Amount, Date, Time and Location.

Action required – Please click on one of the two statements that best represents the transactions listed.

- » **All Transaction(s) Authorized**__ The block on your card will be removed within 5 to 10 minutes and you may attempt the transaction again.
- » **One or More Transaction(s) NOT Authorized**__ Future card transactions will be blocked and further instructions will be provided.