



Announcing security enhancements for our debit card holders

First National Bank Bemidji is issuing new MasterCard® debit cards with a secure chip to protect your card data. Fraud risk management software is also being implemented by our debit card partner, Elan. Please see inside for details.



A Partnership for Generations

MEMBER FDIC

What do these enhancements mean to you?

1. Your card data is secure when you are using the card in a payment terminal that reads chips.
2. Your debit card transactions are monitored by FraudWatch PLUS, a premium fraud risk management software.
3. This software recognizes a pattern of transactions that is not typical to your card use.
4. If your transaction appears out of the ordinary, a fraud risk analyst from Elan Financial Services may contact you by phone to confirm the transaction.
5. If Elan Card Services is unable to reach you, your card may be temporarily frozen until you call back to confirm the transaction. At any time if you are uncomfortable speaking with the fraud analyst, please call First National Bank Bemidji at 218-751-2430.

What do you need to know?

1. If you have moved or changed your phone number, please call us at 218-751-2430 to make sure we have your correct contact information.
2. If you are traveling let us know. Call First National Bank Bemidji and we will place a travel notification on your card. Once we have added this information to your profile, your card will not be frozen due to transactions made outside of the area.
3. Be prepared for the unexpected. Always carry a credit card or secondary form of payment. It is likely your card will never be frozen due to fraudulent activity, but we recommend that you always have two forms of payment available.
4. You are protected under zero liability for fraudulent transactions, but we need to work together. Notify us immediately if your card is lost or stolen, or if you see charges to your account that you did not make.

IMPORTANT NUMBERS

First National Bank Bemidji Card Services: 218-751-2430

Fraud Prevention Services: 866-842-5208