

# Protect Your Debit Card

## What YOU Can Do

### 1. Protect Your Information

Do not write down your PIN. Memorize this number and never give it to others. No one should ask you for your PIN including cashiers and others trying to help you. Make sure your PIN is not an easily identifiable number such as a telephone number, social security number, or birth date.

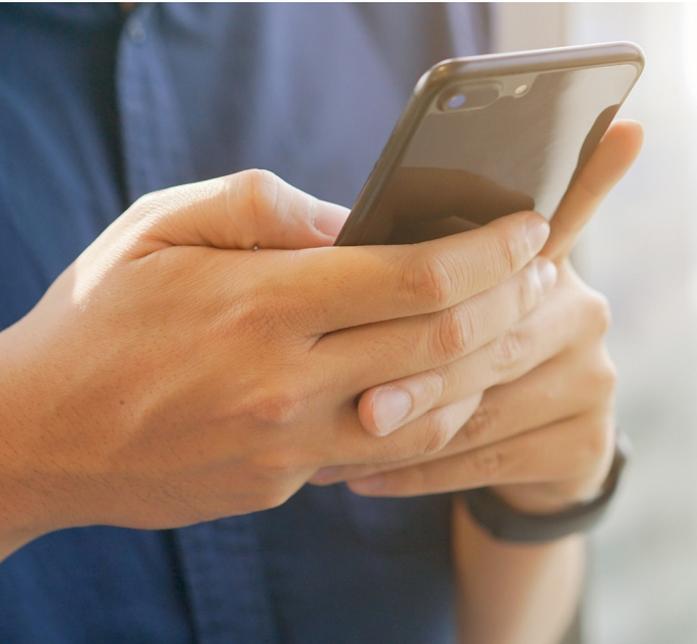
If you want to change your debit card PIN, simply call 1-800-717-4923 and follow the prompts.

### 2. Watch Your Transactions

Review your transactions often in Online and Mobile Banking and review your statement immediately.

### 3. Report A Lost or Stolen Debit or ATM Card

- Monday – Friday: Call any office of United Bank of Iowa
- Weekends and after hours: Call 800-383-8000



### 4. Manage Your Debit Card to Prevent Fraud

#### UBI Mobile App - Card Controls

The easiest way, especially if you already use our Mobile Banking app, is by using the *Card Controls* feature in the menu of our mobile app. With this feature, you can:

- Block and unblock your card
- Manage travel notices
- Set alerts to notify you by text message or email for the following:
  - Fraud
  - Transaction amounts
  - International transactions
  - Online transactions

#### Shazam Brella App

If you don't use our Mobile Banking app, many of the same options are available in the Shazam Brella app. You can:

- View balance information
- Set alerts and/or blocks to notify you by text message or email for the following:
  - Transaction amounts
  - Internet and phone transactions
  - Transactions outside of the U.S.
  - Suspected fraudulent transactions
- Manage travel notices
- Turn your debit card off and on
- Locate ATMs

To enroll, download SHAZAM BRELLA free from the Apple App Store, Google Play or log in to [www.shazambrella.net](http://www.shazambrella.net). Choose *New Mobile Card User*, enter your full card number to determine if your card is eligible and follow the instructions.

## What WE Do For You

### Falcon Fraud

Falcon Fraud is our monitoring system to help guard your debit card against unauthorized activity. It takes into account your normal transactions and monitors for unusual activity, such as transactions out of your normal trade area when you're in another state or country.

If suspicious activity is detected on your card, you will be contacted by us or a fraud specialist at Shazam, calling on our behalf, to verify the transactions. If they cannot reach you, they will put a block on your card to prevent further suspicious activity. We don't want your card to get blocked while you're on vacation and we're sure you don't either!

### Three Steps YOU Should Take to Help Falcon Fraud Protect You

1. If you will be traveling out of state, do one of the following:
  - a. Contact your local UBI office and let them know how long you will be gone and where you will be traveling OR
  - b. Schedule your own travel notice on the Shazam Brella app
2. Make sure your contact information is up-to-date with the bank.
3. Save 866-508-2693 into your phone as Falcon Fraud so you will know who is calling you.

If you get a call from one of our fraud specialists at Shazam, remember they will never ask you for your card number or PIN. They are only calling to verify transactions. They will ask you to verify your identity based on the information we have on your card such as name, address, or phone numbers. It is very important that we have your current information on file so they can identify you.

U.S. Foreign Travel Information 888-407-4747 or visit [travel.state.gov](http://travel.state.gov).