

# PROTECT YOUR DEBIT CARD

## REMINDERS

1. Don't 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.
2. Watch your transactions made with your debit card. Check your statements. Reconcile your amounts monthly. If you have an unauthorized transaction, call your local UBI office 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

## SHAZAM BOLT\$

Shazam Bolt\$ is an app that allows you to manage your account from your smart phone and other mobile devices. You can do the following:

- Monitor your balance
- Set transaction alerts for the following
  - o Amount alerts (set amount threshold)
  - o Internet and phone transaction alerts
  - o International transaction alerts
  - o Enter a secondary email address to be used for transaction-level alerts
- Block and unblock your own card giving you full transaction control
  - o This is a fast and simple security feature that gives you peace of mind if your debit card goes missing. If your debit card is lost or stolen, you can immediately block your account within the app. If you misplace your card or leave it behind at a restaurant, you can pause your own account until the card is found, then turn it back on.
- Locate ATMs

To Enroll, download SHAZAM BOLT\$ free from the Apple App Store, Google Play or log in to [www.bolts.shazam.net](http://www.bolts.shazam.net), choose *New Mobile Card User*, enter your full card number to determine if your card is eligible and follow the instructions.

## FALCON FRAUD

We have implemented a monitoring system, called Falcon Fraud, to help guard your debit card against unauthorized activity. Falcon Fraud takes into account your normal transactions and monitors for unusual activity which could be transactions out of your normal trade area such as when you're on vacation 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 get a hold of 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 us protect you:

1. If you will be traveling out of state, make sure to contact your local UBI office and let them know how long you will be gone and where you will be traveling.
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 specialist 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 record such as name, address, or phone numbers. It is very important that we have your current information on file so they can identify you.

### Additional Resources:

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

