

# SAFE SHOPPING TIPS

Recently, there has been a dramatic increase in fraudulent transactions involving debit cards nationwide.



To help keep your debit card transactions safe, we encourage you to use your PIN when making any debit card purchases. We have found that PIN based transactions are less likely to be compromised. Signature based transactions (using your debit card as a credit) are more vulnerable to fraud.

Debit card fraud occurs when an unauthorized person gains access to a cardholder's information and attempts to make unauthorized purchases. Card fraud typically occurs at payment processors and merchants, where thieves can employ a number of tactics to obtain card information. One such tactic, referred to as skimming, occurs when criminals use a small device to swipe the card and collect its data. Skimming devices can be attached to any self-served device (ATM, retail store, fuel dispenser, etc.) and are not visible to the card user. The small size of the device adds to the difficulty in detecting, as they can easily fit into a person's pocket.

Although it is not possible to completely eliminate debit card fraud, it is possible to minimize the likelihood and potential impact of it. Queensborough is dedicated to alleviating debit card fraud by monitoring card activity, notifying customers of transactions that may be suspicious and by educating customers on how to avoid becoming a victim.

## There are a number of things that you can do to help keep your information secure:

- **Make sure your phone number is up-to-date**, so we can contact you if we notice suspicious activity.
- **Let us know when you are traveling**, so we can look for those irregularities in your card usage.
- **Check your account activity online and review your monthly statement** as soon as you receive it.

If you are a victim of debit card fraud, your liability depends on how quickly you report the loss, so it is important that you report any suspicious activity or a lost debit card as soon as possible. **If your debit card has been lost or stolen, call 1-800-236-2442. If you believe your Queensborough account information has been compromised, report it immediately by calling (478) 625-2000 or your local branch.**

Queensborough National Bank & Trust Company is committed to the security of its customers' personal information. The Bank employs a number of safeguards to protect its customers and help reduce fraud should criminals obtain debit card information through a merchant or another channel.

Please visit [www.QNBTRUST.com](http://www.QNBTRUST.com) regularly to view all up-to-date security and fraud information. Thank you for trusting Q with your financial needs.

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