



VALLEY STATE BANK

P.O. Box 1277 PHONE (620) 384-7451

Syracuse, Kansas 67878-1277

New Fraud Protection – We need your help!

April 28, 2014

Dear Debit Card User:

We need some updates from you! Please take a moment to complete and return the enclosed form (even if you think we already have all this information). Although much of this information is likely already in our records, we soon will be implementing **new Fraud Protection measures for your Debit Card**, which may increase the chance we will need to contact you.

New Fraud Protection Starting June 23, 2014

On June 23, 2014, we will be implementing Falcon Fraud manager (FFM), a fraud scoring system for all [pinned and signature-based] transactions on your debit card. We are excited to add this layer of protection from possible account fraud, thus minimizing your risk and protecting you against losses.

How does it work?

Each time a [pinned or signature-based] transaction is made with your debit card, FFM will analyze it and assign a score on a risk-based scale; the higher the score the greater the likelihood of fraud. You may have experienced this type of protection before as many credit card companies apply similar analysis of credit card transactions. If the analysis indicates a high risk, FFM will attempt to contact you to determine whether the transaction is legitimate. If FFM cannot make contact, and depending of the severity of the score, a temporary block may be put on your account to prevent fraudulent transactions. [Pinned/Signature-based] transactions are monitored 24-hours a day, seven days a week.

What do you need to do to take advantage of this program?

Not a thing! However, we encourage you to complete and return the attached information update form to make sure we have your most current contact information should FFM need to contact you. A self-address return envelope is provided for your convenience.

Why do you need to know about the program?

Should FFM detect a suspicious transaction and need to contact you, it will be via an automatic voice dialer on behalf of **The Valley State Bank**. This call will be an attempt to verify the validity of the transaction. The automatic FFM system will verify they are talking to you by asking for the last 4 digits of your social security number. **Note: FFM will never ask for any numbers off of your Debit Card. If the transaction is confirmed to be fraud, you will be transferred to a live representative for further action.**

Calls will be placed during the following time frames:

Monday-Friday: 8:00 a.m. to 9:00 p.m.

Saturday-Sunday and Holidays: 9:00 a.m. to 9:00 p.m.

Will this affect me when I go on vacation or travel abroad?

Yes! Usually when you travel, it is not part of your "normal" purchasing behavior. We strongly recommend that you contact us to notify us of your travel plans. We also consider it best practice to take a second source of payment with you (cash, credit card, and or prepaid debit cards). Be sure to include your mobile number when completing the enclosed form so that we will be more likely able to contact you while you are away. Failure to notify us of your travel plans could result in your card being temporarily blocked or suspended if suspicious activity is detected.

What can I do to help?

Return the enclosed form! It is important to be sure to include your mobile number so that we are able to contact you while you're traveling. In addition, we encourage you to review your account activity as often as possible. For real time review, we recommend using Online Banking and/or Mobile Banking. You can also access your account information by contacting us at any of our locations during banking hours. Report any suspicious or unauthorized transactions immediately. The sooner you report, the quicker we can act to identify and prevent further activity.

Questions?

Please contact any of our locations or call our general number 620-384-7451 in Syracuse or 620-805-6700 in Garden City, during banking hours, Monday – Friday, 8:00 a.m. to 5:00 p.m. and 8:00 to 12 on Saturday in Syracuse.

Enclosures:

-Debit Card Best Practices and Security Measures

-Information Update Form

-Self-Addressed Envelope

Contact Information for Valley State Bank

Name

Date of Birth

M F
Sex

Cell Phone

Work Phone

Home phone

Address

Email address

City, ST ZIP Code

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Name

Date of Birth

M F
Sex

Cell Phone

Work Phone

Home phone

Address

Email address

City, ST ZIP Code

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