



Debit Card / ATM Security Tips

Treat your debit/ATM card like cash!

- ✚ Always keep it in a safe and secure place. Contact Farmers & Merchants State Bank immediately if your card is lost, stolen, or if you suspect unauthorized use. Call **515-462-4242** during banking hours or **1-800-554-8969** after banking hours.
- ✚ Never share your PIN number with anyone.
- ✚ Your PIN number should never be kept in the same place as your debit card or written on your debit card.
- ✚ Avoid using common PIN numbers. Never use a number that would be in your wallet such as a birthdate, address, or phone number.
- ✚ Do not send your card number via email as email may not be secure.
- ✚ Do not give out your card number out over the phone unless you initiated the call.
- ✚ If you have forgotten or would like to change your PIN number, please bring your debit card to the Main Bank.
- ✚ If you receive a replacement card, destroy the old card. This applies to all credit cards.
- ✚ Destroy all unused cards.

When buying.....

- ✚ Purchase from merchants you know and trust.
- ✚ Online look for secure websites that use HTTPS:// an icon with a closed lock, or a highlighted green bar in the website URL.
- ✚ Completely log off after making your purchase.
- ✚ Destroy your receipts when no longer needed.

At the ATM...

- ✚ Look for signs of tampering. Thieves sometimes place skimmers over the card reader and capture card information.
- ✚ Use ATMs that are well lit.
- ✚ Beware of shoulder surfing. Cover keypad with other hand to prevent other people from viewing your PIN number.
- ✚ Make sure you complete your transaction before you leave the ATM.
- ✚ Remember to take your debit/ATM card with you after you complete your transaction.