



Ossian State Bank Debit Card Fraud Kit

Losing or having your debit card stolen can significantly complicate your personal finances. Even if your debit card never leaves your sight, you could still become a victim of fraud and need to be prepared to *act quickly* to minimize the damage. If someone steals your card or gains access to your card number, this person can potentially deplete funds from your bank account which can result in overdraft fees and bounced checks. We encourage you to keep a close eye on your account for suspicious activity.

Businesses continue to report alarming security breaches that expose millions of Americans' financial information to would-be thieves. These fraudsters may steal your wallet, but the bigger prizes are compromising customer databases with outdated encryption security or the use of skimming devices to obtain your debit card information.

Ossian State Bank has compiled the following Q&As to help answer your questions:

Q. I have fraud on my account, what are the steps I need to take?

A. Contact Ossian State Bank by calling (260) 622-4141 or, if the bank is closed, call the number on the back of your card and they will be able to help you. You need to get the card turned off IMMEDIATELY to prevent any further fraud.

Q. I've contacted someone regarding the fraud on my card, how do I get my money back?

A. One of the Customer Service Representatives at Ossian State Bank will be able to give you information regarding that issue. You can call or visit us at either the Bluffton or the Ossian location.

Q. If my card is turned off, how will I make my purchases?

A. You can come in to the bank and withdraw cash, use checks, or your Ossian State Bank Credit Card to pay for purchases.

Q. Has my account number been compromised?

A. No, if this is debit card fraud, the perpetrator only has your card information. Debit card numbers do not match bank account numbers. Once the card has been turned off, they will not be able to access the funds in your account. However you should review your bank account daily to ensure the accuracy and legitimacy of your transactions. Notify us immediately if you detect any additional unknown charges on your account.

Q. Since my old card has been turned off, what do I need to do to get another card and how soon will I receive it?

A. Contact Ossian State Bank and talk to a Customer Service Representative. We can order you a new card. New cards typically arrive within 10-14 business days.

Q. What if I have automatic withdrawals set up with my debit card?

A. Notify creditors and merchants to stop automatic withdrawals and submit an alternate form of payment until you receive your new debit card.

Q. Do I need to contact the police?

A. We suggest that you contact the local police and file your own police report in the jurisdiction where the crime occurred. If you file a police report, please give us a copy of the report for our records.

Q. How much of the fraud loss will I be liable for?

A. Ask a Customer Service Representative for additional information.

Q. What is Ossian State Bank doing to help prevent fraud on my debit card?

A. Ossian State Bank has started blocking signature based debit card transactions in all foreign countries, except for Canada. However, pin based debit card transactions in any foreign country will not be blocked. It may become necessary to add additional restrictions according to current fraud trends. In addition, Ossian State Bank's card processor has a fraud prevention service that monitors fraud trends.

Q. How do I avoid becoming a victim of fraud?

A. We suggest that you do the following:

- Check your bank statements immediately. Make sure all payments are yours.
- Periodically check your account balance and transactions, by utilizing:
 - Mobile Banking
 - Online Banking
 - Telephone Banking
- Contact us immediately if your card is lost, stolen or subject to fraudulent use.
- Memorize your PIN and never share it with others.
- Keep your receipts.
- Cross out all spaces on debit slips, such as the tip line so amount cannot be changed.
- Know your limits - limit daily purchases and withdrawals for your protection.
- Do not use an ATM if it looks suspicious; it could be a skimming device.
- Do not give your PIN to anyone over the phone.