

## NSSB Visa Debit Card Update

We would like to thank our valued customers for your patience as we look to increase our fraud protection on your debit cards to one of the strongest in the industry. As always, protecting the identity of our loyal customers is and always will be our focus. We understand this can sometimes have unintended consequences so we appreciate your patience.

These recent updates are to better serve you and to be able to offer additional features now and in the future. While making these changes to your debit cards, it was necessary to start over on tracking card usage as we were unable to carry over usage from the past system. Though we realize this is not always easy for our customers, we feel it will better serve us in the future.

Some of the ways your usage might trigger an alert or block on your card: Internet use, mismatch of address, expiration date entered incorrectly, large purchase amount and cards manually entered.

Out of state/country transactions (when traveling, please contact the bank so we can add a travel alert to you card)

If a transaction is questioned the following will happen:

The Fraud Center will send one or all of the following email alert, SMS text or phone call to verify transaction. If you respond immediately and transaction is verified, no block will be placed. (unless fraud is confirmed.) If the cardholder cannot be reached, the system will place a temporary block on the card until you contact the Fraud Center or NSSB to verify transaction and remove block.

Please be sure we have updated contact information for you in the event we would need to contact you. NSSB invites any of our customers to visit any branch or call with further questions or concerns.

Thank you!