

DEBIT CARD SAFETY TIPS – Safeguard Yourself

Protect your hard earned money by learning how to use a debit card safely. It is in your best interest to take precautions to protect yourself while carrying out transactions. As part of our ongoing efforts to serve all of your financial needs, here are several suggestions to help increase your personal safety and reduce the risk of fraud and identity theft.

Card and Pin Safety

1. **Sign Immediately.** As soon as your card arrives in the mail, sign the back and keep in a safe place.
2. **Memorize Your Pin.** Do not write your personal identification number (PIN) down and carry it with you.
3. **Sign up for NorthStar Bank Alerts.** Track your transaction activity in real time. NorthStar Bank Alerts will send you emails or text messages instantly on transaction activity.
4. **Protect your cards as if they were cash.**
5. **Take your receipt and save it.** Always check sales vouchers for the correct purchase amount before you sign them.
6. **Report lost or stolen card immediately.** Call any of the NorthStar locations Monday thru Friday from 9:00 am to 4:30 pm. On weekends and after hours, contact Card Processing Center at 1-800-472-3272. You may want to save this number in your phone.
7. **Keep an eye on your card when doing a transaction.** Giving your card to someone is like giving them cash so keep your card in sight at all times. Be sure you get your card back after each purchase. If any activity during a transaction concerns you, call NorthStar Bank immediately to report the incident.
8. **Check your bank statement.** To assure the amounts charged are what you authorized.
9. **Do not volunteer any personal information** when you use your card other than by displaying a personal ID as requested by a merchant (ie driver's license).
10. **Capturing card information or "skimming" is on the rise at ATM and gas stations.** Never use an ATM or card swipe that looks like it has been tampered with as indicated by loose or extra parts attached to the face of the machine, adhesive tape or glue residue. Look for anything that may have a tiny hole or slot for a camera that is aimed at the keypad. If your card is captured inside an ATM or other device, call NorthStar Bank immediately to report the incident. Most skimming devices are installed for short periods of time-usually just a few hours.
11. **Never lend your card to anyone.** Never let your debit card out of your sight.

There are 4 places you should beware of using a debit card at all costs:

- **Independent ATMs** - You run the risk of skimmers. While skimmers can be found on bank ATMs, they're less likely because there are often security cameras in place.
- **Pay at the pump** - Be aware of panels on the pump that are loose or crooked. Skimmers aren't the only danger to your wallet. The gas station along with hotels and car rental businesses will put a hold on your account that could cause your checks to bounce. If you must pay with debit at gas station, go inside and pay at the cashier.
- **When you're buying online** - Credit card is a much better option. If you don't get your merchandise, you can do a chargeback during a 60-day window.
- **At a restaurant** –Keep your card in sight at all times even when processing. Giving your card to someone is like giving them your wallet.



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