



## American National Bank Debit Card Fraud Monitoring

### Here's how it works:

- Debit and ATM card transactions that appear suspicious based on previous card usage are identified.
- Cardholders are contacted to verify suspicious debit/ATM transactions. Be sure we have your current contact information on file so we can get in touch with you if necessary. If the Fraud Center is unable to reach you, they will leave a message along with the return phone number.
- If the transaction is or appears to be fraudulent, the card may be temporarily blocked until the cardholder is contacted.

Remember, neither American National Bank nor our Fraud Center representatives will call you and ask you to provide or verify your ATM card, debit card or account numbers - we already have that information. If you call American National Bank or the Fraud Center, you could be asked to verify your identity - which could include verifying account information.

### Frequently Asked Questions:

#### **What happens when suspicious or unusual activity occurs?**

A representative from our Fraud Center will attempt to contact you directly at the phone number we have on file for you to verify the transaction (s) in question. Your card may be temporarily blocked if we cannot establish contact with you to verify the validity of the transaction(s).

#### **What is the impact and what happens if fraud occurs?**

Once you confirm the transaction as fraud, your card will be permanently blocked and you will be reissued a new card within the normal reissue time frame (7-10 business days).

#### **What happens if the charge is legitimate and the Fraud Center is unable to get in touch with me?**

If the Fraud Center is unable to reach you by phone, a temporary block will be placed until the transaction can be validated or confirmed as fraud. American National Bank reserves the right to re-activate your card once you have contacted us and we have confirmed your identity and the transaction has been validated.

#### **Are there steps I can take to notify the Fraud Center of an upcoming trip overseas so that my debit card is not blocked?**

Due to increasing fraudulent activity derived from international locations, American National Bank has chosen to disable all international transactions unless otherwise notified by the cardholder. If you plan to travel outside of the United States, contact the Bank at (954)491-7788 ahead of time to inform us of your plans so that we may enable international transactions for the duration of your trip.

If you have further questions, contact a customer service representative at (954) 491-7788.