



Decorah Bank & Trust Company

Experience the Difference

How to protect yourself from fraud.

As always, you can take steps to protect yourself by reviewing your monthly account statements or by monitoring your account online with internet banking. **If you notice anything suspicious, please notify us immediately.** If you are not currently using internet banking, and would like to, you can view a demo and sign up at www.decorahbank.com or www.crescobank.com. Remember, internet banking includes free online bill pay, a very convenient and economical way to manage your household bills.

To mitigate fraud, we have partnered with SHAZAM's monitoring system, called SHAZAM R.A.D.A.R., to help guard your debit card against fraudulent activity. If suspicious activity is detected on your debit card, you will be contacted by Decorah Bank & Trust, or a SHAZAM fraud specialist calling on our behalf, to verify the transaction(s) in question. The purpose of these calls is to verify transaction(s) only. At no time would you be asked for your personal information, including account number, social security number or PIN. **To assist us with this monitoring, we ask you to keep your information current, including your home, work and cell phone numbers, and to inform us any time you are traveling.**

Protect your Personal Identification Number (PIN):

- Never write down your PIN. Memorize it as soon as you get it.
- Do not disclose your PIN to anyone. **No one from any financial institution, the police or a merchant should ever ask for your PIN.**
- Beware of phishing emails. These are emails that appear to be from your bank or online merchant asking for account information. Do not reply to them or click on any links. Mastercard, your bank or any other legitimate online merchant will never ask for your PIN or other personal financial information via email.
- At an ATM or PIN pad, enter your PIN discreetly, shielding the keypad with your hand or body.

Follow these steps to spot suspicious activity and protect your account:

1. Review your monthly checking account statements to spot any unauthorized purchases. If you have signed up for internet banking, you can also monitor your account activity online at www.decorahbank.com or www.crescobank.com.
2. Review your credit reports for accuracy. Call any one of the three credit reporting agencies to receive your free annual credit report.

Equifax®
800-525-6285
www.equifax.com

Experian®
888-397-3742
www.experian.com

TransUnion®
800-680-7289
www.transunion.com

3. If you spot any unauthorized charges, please contact us immediately at 563-382-9661.
4. You should also contact the three credit reporting agencies listed above to notify them of any suspected fraud or identity theft.

Be sure to take steps to protect yourself. Together we can fight fraud. Thank you for choosing Decorah Bank & Trust Company and Cresco Bank & Trust Company.