



FRAUD PROTECTION NOTICE

DATE: September 2016

DEBIT CARD FRAUD PROTECTION

Murphy-Wall State Bank is working hard to detect and mitigate possible fraudulent debit card transactions on your accounts. We have partnered with a third party called Card Sentry who offers a rules-based anti-fraud system designed to detect possible fraudulent debit card transactions. On behalf of Murphy-Wall State Bank, they monitor card authorizations for suspicious activity based on a set of rules or known fraud. If an alert is generated, it is analyzed by Card Sentry staff who will then attempt to contact our cardholders by phone. They will identify themselves as calling on behalf of Murphy-Wall State Bank Card Services. They will never ask for card numbers or expiration dates, but they will validate cardholder identity and confirm activity in question from alerts. If the customer confirms fraud or cannot be reached, they will block the card and contact staff at the bank.

Cardholders may call the number on the back of their card toll free at 877-358-6554 or 618-357-5373 during banking hours or call 800-264-4274 extension 19410 after hours to inquire further. Fraud is not necessarily due to an error on the part of the cardholder or bank processing. Cardholders have zero liability when fraud is detected.