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Added Security for your Bank of Hays ATM and/or Debit Card

Starting **March 17th**, Bank of Hays will be implementing Fraud Scoring on all ATM and debit card accounts. This program adds a layer of protection from possible account fraud by detecting debit card fraud quickly and accurately, minimizing your risk and protecting against losses.

How does it work?

Each of your ATM/debit card transactions is assigned a score on a risk-based scale; the higher the score the greater the likelihood of fraud. If the transaction is determined to be high risk, a Falcon Fraud Manager will attempt to contact you to determine whether the transaction is legitimate. If the Falcon Fraud Manager cannot make contact with you, depending on the severity of the score, a temporary block may be put on your account to prevent fraudulent transactions. Both PIN based and signature-based transactions are monitored 24-hours a day, seven days a week.

What do customers need to do to take advantage of this program?

Absolutely nothing! This program is being offered to our customers at no cost. The program should not affect the way you use your accounts in any way.

Why do customers need to know about this program?

Due to the nature of the program, cardholders will be contacted by automatic voice dialer on behalf of Bank of Hays when Falcon Fraud Managers detect a suspicious transaction or transactions on an account. This call will be an attempt to verify that transactions were actually made by the cardholder. The Falcon Fraud Manager automated system will verify who they are talking to by verifying the last four digits of your social security number but will never ask for any numbers off of your card itself. If the transaction in question is confirmed as fraud, you will be transferred to a live representative.

Calls will be placed during the hours below in the cardholder's residence time zone:

- Monday through Friday 8:00 a.m.- 9:00 p.m.
- Saturday, Sunday, and Holidays 9:00 a.m.- 9:00 p.m.

Will this affect me when I go on vacation or travel abroad?

Yes! Usually when you travel on vacation or go abroad it is not a part of your "normal" consumer purchasing behavior. For this reason it is strongly recommended that **before going on vacation or traveling abroad you contact Bank of Hays customer service**. Also, when you travel it is always a good idea to have a second source of payment (cash, credit card, or travelers check) available at the time of a purchase.

What can I do to help?

You are strongly encouraged to review your account activity as often as possible. This can be done by phone, online banking, mobile banking, or through monthly statements. Any time you identify a suspicious or unauthorized transaction on an account you must report it immediately. This can be done by phone, in person or in writing. The quicker you report, the quicker Bank of Hays can act to identify and prevent any further suspicious or unauthorized activity. In addition, please keep us informed of any changes to your contact information so that in the event of suspected fraud, calls may be directed to you as quickly and efficiently as possible.

Bank of Hays wants to take the time to thank you for the opportunity to serve your banking needs and will continue to do all we can to see that your banking experience is a pleasant one. **Please call your local branch and update your contact phone numbers (cell, home, and work) IMMEDIATELY.**

Bank of Hays: 785-621-2265

Hanston State Bank: 620-623-4811

Bank of Lewis: 620-324-5794

Farmers State Bank of Jetmore: 620-357-8324