

ATM/Debit Card Compromise - FAQ

I received a letter stating that my card may have been compromised. What does this mean?

ATM/Debit card compromises occur when unauthorized individuals gain access to your ATM/Debit card information. This typically means that your card number, expiration date and PIN may have been manually or electronically captured for the purpose of creating a functional counterfeit ATM/Debit card.

Does this mean that I have fraud on my account?

No. It only means that your ATM/Debit card information has potentially been compromised.

Your ATM/Debit card is being replaced as a cautionary measure. We recommend that you review your account and report any suspicious or unauthorized transaction to us immediately. Online banking is a great way to monitor your account activity, and you won't need to wait for a monthly statement. You may also want to enroll in SMS account alerts so that we can quickly communicate with you in situations like this where time is of the essence.

How does Norway Savings Bank react to ATM/Debit card compromise notifications?

Norway Savings Bank takes every compromise seriously. In each case, we evaluate the need to reissue new debit/credit cards to affected customers, and then take the appropriate action.

How do you know my card was affected?

Norway Savings Bank receives notices of potentially compromised ATM/Debit cards from various sources and tools. We are replacing your ATM/Debit card to prevent any potential fraudulent usage as a precautionary measure.

What can I do to prevent this from happening again?

No one can predict when their ATM/Debit card will be compromised. We strongly urge our customers to engage in online and mobile banking practices to increase overall awareness of the available balances in their accounts. If there is ever a transaction you do not recognize, please contact us immediately, and we will be glad to assist you.

How long will it take for me to receive a new card?

It usually takes 7 to 10 business days to receive a new card. If you have need of a card immediately; please visit your local branch office for a *Temporary Debit Card*.

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What if I have preauthorized debits that are made to my compromised debit card number?

You should contact the merchant(s) immediately upon receipt of your replacement card, and provide them with the new card number and expiration date.

There are other signers on my bank accounts. Does this affect their cards too?

Not necessarily, since each customer has a unique card number. If their card has also been compromised, they too will receive a similar notification.

Can this information be used to steal my identity?

The information encoded on your ATM/Debit card pertains to the card number and expiration date. Confidential information such as social security numbers, checking account numbers, driver's license numbers, addresses and dates of birth are not stored on the card.