

First Hope Bank has several fraud monitoring applications installed to ensure the safety of your debit card information. Our fraud monitoring service is working 24/7 to continually monitor and score any purchase activity that is deemed potentially fraudulent within real time processing upon which you are notified to confirm. Online purchases are carefully scrutinized and are not allowed to filter from specific countries with a high risk status. These fraud filters are constantly being fine tuned and adjusted with our debit card processor to conform to the fraud patterns within the industry.

Any card number that has been flagged as a potentially compromised card is immediately closed for your protection and a new card is ordered with a completely new card number.

There are also steps that you can take to protect your card information:

- Do not write your personal identification number (PIN) on your ATM or debit card.
- Do not write your social security number or credit/debit card number on a check.
- Cover your hand when you are entering your PIN at any ATM.
- Sign up for CardValet®. With this free mobile app, you can control your debit card with your smartphone. We encourage all debit card holders to enroll in this service. For more information on CardValet, visit www.firsthope.com.
- Do not share your credit/debit card number or PIN with anyone.
- Only give your credit/debit card number over the phone if you have initiated the contact.
- Online purchases should be made from a secure site only. When in doubt, perform an online search for any negative reporting before making the purchase.
- Beware of "Bait Offers" or low introductory offers resulting in automatic/recurring deductions or subscriptions. Always read the fine print.

Protection is the best prevention!