

FraudWatch Plus

Important Phone Numbers

For **LOST** or **STOLEN** debit cards call (800) 264-5578 outside of normal business hours. During regular business hours contact your local American Interstate Bank.

To respond to a call from Fraud Prevention Services or notify us of out of state or unusual transactions that you want authorized, FraudWatch Plus Customer Service is available 24/7 at (866) 842-5208 or outside the USA call collect at (701) 461-2551.

Account Protection

Round-the-clock protection is provided to shield you against the increasingly savvy wrongdoers of debit card fraud. That's because the debit cards we issue at American Interstate Bank are protected by FraudWatch Plus. This product uses industry leading technology, tools and expertise to manage fraud similar to what your credit card company may be using to help protect you.

Trained analysts will watch for suspicious activity on your behalf 24/7, 365 days a year. When a transaction is not consistent with your usual card activity, you will get a call from "Fraud Prevention Services" to verify the authenticity of the transaction. If there is no answer from you, then the FraudWatch analysts will automatically put a hold on the card.

Fraud is a serious matter and can occur at any given time. That is why we are always on guard to detect and prevent fraud from happening to you.

Important Information to Remember..

It is important that American Interstate Bank has your current phone numbers on file so you can be reached by Fraud Prevention Services in the event that suspicious or unusual card activity is recognized on your account.

If you will be outside of your normal geographic area or internationally, contact us first and we will make sure your card is working for you while you travel and notify FraudWatch Plus.

If you ever get a call from "Fraud Prevention Services," know that they are doing their job to prevent potential fraudulent activity use of your card.

Fraud Prevention Services will only ask for the last four digits of your social security number. They will **NEVER** ask for the following information:

- ✓ Your card's PIN number
- ✓ Your full social security number
- ✓ You full card number
- ✓ The expiration date on your card
- ✓ The CVC code on the back of your card