

You can help protect yourself from fraud.

Community State Bank and Visa® are working closely together to catch any fraudulent behavior and protect your account. There are also some simple things you can do. And remember, your Visa check card is backed by Visa's Zero Liability policy, so even if your card or its number is ever lost or stolen, you won't be responsible for unauthorized charges.

Protect your Personal Identification Number (PIN):

- Never write down your PIN. Memorize it as soon as you get it.
- Do not disclose your PIN to anyone. No one from any financial institution, the police or a merchant should ever ask for your PIN.
- Beware of phishing emails. These are emails that appear to be from your bank or online merchant asking for account information. Do not reply to them or click on any links. Visa, your bank or any other legitimate online merchant will never ask for your PIN or other personal financial information via email.
- At an ATM or PIN pad, enter your PIN discreetly, shielding the keypad with your hand or body. Spot suspicious activity and protect your account:
 1. Review your monthly checking account statements to spot any unauthorized purchases. You can also monitor your account activity online at any time at www.csbbankonline.com.
 2. Review your credit reports for accuracy. Call any one of the three credit reporting agencies to receive your free annual credit report.

Experian®
888-397-3742

www.experian.com

Equifax®
800-525-6285

www.equifax.com

TransUnion®
800-680-7289

www.transunion.com

3. If you spot any unauthorized charges, please contact us immediately at 1-800-488-3958.
4. You should also contact the three credit reporting agencies listed above to notify them of any suspected fraud or identity theft.