

DEBIT CARD FRAUD MONITORING PROGRAM INFORMATION

To protect your account, we monitor your ATM and debit card transactions for potentially fraudulent activity which may include a sudden change in locale (such as when a U.S. issued card is used unexpectedly overseas), a sudden string of costly purchases or any pattern associated with new fraud trends around the world.

If we suspect fraudulent ATM or debit card use, we'll be calling you to validate the legitimacy of your transactions. Your participation in responding to our call is critical to prevent potential risk and avoid restrictions we may place on the use of your card.

- Our automated call will ask you to verify recent transaction activity on your card.
- You'll be able to respond via your touchtone keypad.
- You'll also be provided with a toll-free number to call should you have additional questions.

Our goal, quite simply, is to minimize your exposure to risk and the impact of any fraud. To ensure we can continue to reach you whenever potential fraud is detected, please keep us informed of your correct phone number and address at all times.

In the meantime, please be diligent in monitoring transaction activity on your account and contact us immediately (641-472-4121 during business hours) if you identify any fraudulent transactions. Lost, stolen or compromised cards can be reported 24/7 by calling 800-236-2442. Here are some additional tips on protecting yourself from debit card fraud:

Protect yourself

1. Unless absolutely required for a legitimate business purpose, avoid giving out your:

- Address and ZIP code
- Phone number
- Date of birth
- Social Security number
- Card or account number
- Card expiration date

Your PIN is private; never give it out.

2. In stores and at ATMs, always cover your card and PIN, and watch for:

- Cell phone cameras, mirrors or other tools used to view cards and PINs
- People watching your transactions
- Cashiers taking your card out of sight; take it to the register yourself
- Any unusual activity at ATMs; if you feel uncomfortable, go to another ATM

3. Online, you should never respond to unsolicited emails that:

- Ask you to verify your card or account number; such emails are not sent by legitimate businesses
- Link to websites; such sites can look legitimate but may collect data or put spyware on your computer

4. Stay Informed

- View and track your Debit Card activity with Online Banking. Set up e-mail alerts to let you know about changes in your balance or when a large purchase has been made. We also provide 24-hour phone access at 800-261-8073.

5. Replacement Cards

- Should you need to replace your Debit Card, please contact Customer Service during our normal business hours at 641-472-4121. Fees may apply. See Card Agreement and Disclosure for details. Please allow 7 - 10 business days for delivery.

6. Transaction Processing

- If a signature-based debit card transaction doesn't go through at a merchant location, try it as a pinned transaction (enter your PIN as part of the transaction). From time to time, we may block signature-based transactions from a particular type of merchant or area of the country if we are experiencing high volumes of debit card fraud.
- Due to higher ATM and debit card fraud from many foreign countries, ATM and debit card transactions may be blocked. Please let us know when you will be travelling outside the country or to new or infrequent areas.

7. Card Access

There are several reasons that your credit/debit card could become unusable, which can include:

- Lost, stolen or damaged card
 - Real time monitoring blocks
 - Stolen card information
 - Incompatible merchant hardware
 - Network communication or processing issues
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While an unusable card can be inconvenient when attempting to use it at a local merchant or for online purchases, it can become much more serious when traveling, especially if it is your only source for making purchases or obtaining cash. Since all cards can be potentially impacted, we recommend that you carry an additional card for a separate account. For qualified applicants, our Cash Back VISA credit card with no annual fee can help meet this need.
