

## **Falcon Fraud Manager**

**Falcon is a system that monitors debit card transactions for potential fraud based on your personal spending habits/ trends. If a transaction is deemed suspicious, you will receive a call from a Falcon Fraud Specialist to verify the transaction. The call will come from a live person, never a recording, and they will never ask you for personal information. If you did not initiate the transaction, your debit card will be blocked before additional fraudulent transactions can take place. If you do not answer the call, a temporary block may be placed on your debit card.**

### **How to be proactive using your debit card with Falcon Fraud Manager**

**Contact Citizens Savings Bank if you plan to travel out of state or country**

**Carry multiple forms of payment in the event your debit card is blocked due to fraudulent activity**

**Don't keep PIN information with you, tell anyone your PIN, or loan your card to another individual**

**Report lost or stolen cards immediately**

**Never give your PIN over the phone especially mobile devices**

**Never respond to a link or phone number in an email message requesting personal information**

**It's important to keep your contact information current**