



HERITAGE
FIRST BANK
Member FDIC

Post Office Box 5184 • Rome, Georgia 30162-5184
www.heritagefirstbank.com

June 29, 2016

NEW DEBIT CARD
FRAUD PROTECTION IS HERE!

To further protect our valued customers from debit card fraud, Heritage First Bank is now providing additional security for your debit card usage. You will begin receiving texts, phone calls, and/or emails asking you to confirm if suspicious transactions are valid or not. The communication will be made on behalf of Heritage First Bank Fraud Service Center. We will ONLY ask you to verify if you did make the purchase(s) or not, we will NOT ask for account or personal information. Keeping YOU protected is important to us and we are excited to offer these new and enhanced fraud prevention services to you!

With this enhanced debit card security, it is important that we have your correct cell phone number and email address on file. Please contact Heritage First Bank in person or by phone at one of our three convenient locations below to confirm or update your contact information.

We thank you for your business and appreciate your continued support!

Armuchee Office

2950 Martha Berry Blvd.
706.314.0560

Main Office

501 Broad Street
706.378.5300

West Rome Office

2211 Shorter Avenue
706.378.5305

- Q. Is this service 24 hours, or only in a certain window?**
A. In other areas of business, we have calls only going out during certain hours so cardholders aren't being called after normal waking hours. Emails will be sent 24 hours. Text will be sent from 7:00 a.m. to 10:00 p.m. in the cardholder's time zone. Calls will be sent from 8:00 a.m. to 9:00 p.m. in the cardholder's time zone. Texts and voice calls pending from the night before will be triggered the following morning at the applicable time noted above. Agents are available 24/7.
- Q. How can I stop text messages if I don't want to receive them any longer?**
A. All you need to do is respond back to the SMS text alert with the word STOP. U.S. consumers who have service through AT&T, Verizon, Sprint, and T-Mobile will not be charged message or data rates for our fraud alerts. We absorb that cost for you!
- Q. Will the product work for customers residing in Canada?**
A. For Canadian consumers, both text and email alerts are available.
- Q. Can the alerts be sent to customers travelling internationally?**
A. These customers have U.S. numbers, but are travelling overseas, possibly on a non-US carrier. We are unable to send text or phone calls internationally, but please make sure your email address is current as we can always email you 24 hours a day 7 days a week.
- Q. How do customers enroll?**
A. We have already included you in these enhanced services as part of our fraud protection services.
- Q. What triggers these alerts?**
A. Transactions that we have identified as potential fraud trigger the alerts.
- Q. If I receive an alert, does that automatically block my account from further purchases?**
A. The majority of suspected fraud accounts will be blocked, just as they are today. However, some lower risk items may not be declined.
- Q. If I respond back that the transaction(s) are valid, will you automatically unblock my account?**
A. Yes, though please keep in mind that it could take 5 – 10 minutes for a block to be removed in some situations.

Q. If a transaction is declined due to suspected fraud, but I validate that I did make the purchase, can I try to complete the purchase again?

A. Once the alert is updated in our fraud system, you can attempt the transaction again, usually within 5 – 10 minutes of the initial call/text/email to validate activity.

Q. What if my “yes” or “no” text response has a typo?

A. The system will accept many common typo variations of the “yes” or “no” text message response. If the system cannot understand what was typed, it will generate a message to call a representative for help.

Q. Is there a difference for consumers and businesses cardholders?

A. No.

Q. Can I establish preferences through my mobile app?

A. Communicate alerts are not configured through a mobile app, but rather through our fraud systems. The standard order of engagement is:

- 1) Text
- 2) Voice Call
- 3) Email

Alerts generated overnight result in an email only until calling and texting hours are available. Text will be sent from 7:00 a.m. to 10:00 p.m. in the cardholder’s time zone. Calls will be sent from 8:00 a.m. to 9:00 p.m. in the cardholder’s time zone.

Q. How do incoming and outgoing voice calls work?

A. Communicate actions are triggered by today’s existing fraud alerts through the Falcon system. If a mobile phone is on record, a text alert will be triggered first. All numbers on record that are identified as a mobile phone will be utilized. Communicate has technology that allows it to determine if a phone number is a mobile or land line, so indicators within the processing platform are not required. If we do not receive a response to the text(s), the system sends an automated voice call asking you to confirm if authorizations are valid or unrecognized. If you select “Not Recognized,” the call is transferred to an agent to confirm the fraudulent transaction(s). If there is no response to the text or voice call, an email is sent requesting that you confirm the transactions are valid.