



IMPORTANT ANNOUNCEMENT FOR DEBIT CARDHOLDERS

Effective November 19, 2018 Merchants Bank will begin issuing two-way text fraud alerts for suspicious debit card transactions. The message will detail the suspected transaction and request a text response of either “yes” (confirming the transaction was authorized by you), “no” (confirming that it is an unauthorized transaction) or “HELP” (requesting more information).

What You Need to Know

If you previously provided a cell phone number, this number will be used for the text alerts. If you do not respond to the text or we do not have a cell phone on your account, you will receive a phone call to the number we have on file, and it will delay notification.

Two-way text Fraud Alert is a free fraud prevention service. Texts are sent between 8:00 AM and 9:00 PM local time.

If you wish to be contacted exclusively with a phone call, please notify us to remove you from two-way text alerts or enter “STOP” following an alert.

It's important that you keep us informed:

- If you change your phone number, mailing or email address.
- If you plan to travel outside the U.S. to avoid card restrictions resulting from blocked countries or suspicious transaction activity.

There is no need for you to do anything. Just be aware that you may receive text alerts from the bank.

Security Reminder:

Text alerts from us will not ask you to open a link. Always check with the bank before you open any links that may be possible phishing scams.

You will never receive a text message that asks you to send us any sensitive personal or financial information such as your social security number or your account number. If you ever receive such a request for sensitive personal or financial information, do not respond to the message and contact us to report the incident.

If you have any questions or concerns about fraudulent activity, please call us at 610-588-0981 and ask to speak with a bank representative.

