



## We may be calling you: New fraud protection measures

To protect your account, NBT Bank is now monitoring your ATM and debit card transactions for potentially fraudulent activity. This activity includes: a sudden change in location (such as when a card issued in the United States is used unexpectedly out of the country); a sudden string of costly purchases; or any pattern associated with new frauds worldwide.

If we suspect fraudulent ATM or debit card use, fraud detection specialists from an affiliated firm will be calling you to validate the legitimacy of your transactions (this call may be from a person or an automated-calling system). Your timely response to this call is critical in preventing potential risks and avoiding restrictions we may place on the use of your card. During this call, you will be:

- Asked to verify recent transaction activity on your card
- Provided with a toll-free number to call should you have additional questions

Our goal, quite simply, is to minimize your exposure to any fraud and the impact it may have on your account. To ensure we can reach you whenever potential fraud is detected, please keep us informed about your current phone number and address. If the fraud detection specialists calling on our behalf cannot reach you, an NBT Bank employee may attempt to contact you. If the bank is unable to reach you—and we are reasonably certain that your ATM or debit card is being used fraudulently—we may be forced to block the use of your card.

Please be diligent in monitoring transaction activity on your account and contact us immediately if you identify any fraudulent transactions. Some additional tips for safely using your ATM or debit card are provided on the back of this insert. Thank you for your assistance in this matter.



## *Additional Tips*

*The following are some tips to keep in mind when using your ATM or debit card from NBT Bank.*

**Avoid giving out personal information.** Remember that your card's PIN is private, so *never* give that out. Unless required for a legitimate business purpose, avoid providing your:

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

**Be cautious in stores and at ATMs.** When using your card in a store or at an ATM, make sure you:

- Take your card to the cash register; do not let cashiers take your card out of your sight
- Conceal your card and PIN
- Try to prevent anyone near you from seeing your transactions
- Watch for cell-phone cameras, mirrors or other devices used to view cards and PINs
- Go to another ATM if you notice any unusual activity at the one you are using

**Be cautious online.** You should never respond to unsolicited e-mails that:

- Ask you to verify your card or account number (such e-mails are not sent by legitimate businesses)
- Provide a link to websites (such sites look legitimate, but they may collect your personal data or put spyware on your computer)

## *Questions?*

If you have any questions about your ATM or debit card, please contact your local NBT Bank branch or our Call Center at **1-800-628-2265** (1-800-NBT-BANK).



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