SACO & BIDDEFORD SAVINGS INSTITUTION

We have people who spend their whole day (and night) looking out for you.

You may not know it, but you have round-the-clock protection against the increasingly savvy perpetrators of card fraud. That's because the cards we issue are protected by **FraudWatch® PLUS!**

FraudWatch® PLUS

Through an important partner of ours, we provide industry leading technology, tools and expertise to manage fraud. Experienced fraud analysts work around the clock, watching for any suspicious card activity and will contact you immediately if they detect **potential** fraud on your card.

So if you ever get a call from someone identifying themselves from "**Fraud Prevention Services, on behalf of Saco & Biddeford Savings Institution**" know that they are doing their job to prevent potential fraudulent use of your card. In cases where transactions appear to be suspicious, and you are contacted by **Fraud Prevention Services**, you will be asked for the LAST 4 DIGITS of your social security number to verify your identity.

If you have any questions about this service, please contact our Customer Care Department at 207-284-4591 or toll free at 1-877-722-6243. The Bank will receive a notification from Fraud Prevention Services whenever they attempt to contact you.

Here are some additional ways to protect your account from fraud:
- Contact the bank ASAP if you suspect your card has been used fraudulently. The Bank's number (1-877-722-6243) is also located on the back of your card.
- If your card is lost or stolen outside of normal banking hours, contact Fraud Prevention Services directly at **1-800-264-5578.**
- Notify us at the bank if you plan to travel, especially outside of the US. A note will be placed on your account to notify Fraud Protection Services in advance.
- Stay on top of your accounts. Keep track of your balance and account activity on a regular basis.
- Never keep your PIN with your card OR give your PIN to anyone!

Fraud is serious business, and can hit anytime. That is why we are working to detect and prevent fraud from happening to you.