



Fraud Alerts

Q How do Fraud Alerts work?

A If we have your mobile phone number on file, you'll receive a text message if there is potentially fraudulent activity on your debit card. You can respond to this text, verifying or rejecting a transaction. If you have not provided us with your mobile phone number, or if you don't respond to the text message within 15 minutes, Kennebunk Savings Fraud Center will call you at the phone number we have on file (between 8 a.m. - 9 p.m.).

Q How quickly am I notified of potentially fraudulent debit card activity?

A Fraud Alerts are sent within minutes of suspicious debit card activity, between the hours of 8 a.m. - 9 p.m., local cardholder time, which is determined based on your mobile phone's area code. If debit card fraud is suspected outside those hours, your card may be restricted and a text notification will be sent to you at 8 a.m.

Q How are Fraud Alerts beneficial to me?

A Fraud Alerts detect suspicious debit card activity, so that we can better stop fraudulent transactions and loss of funds from your account. This means your first notification is by text, so it's a lot less disruptive than phone calls and phone tag with voicemail messages. You can respond in the moment via text.

Q What can I expect to see on my phone if potentially fraudulent activity is detected?

A First, a text message is sent to validate the suspicious transaction. Simply reply YES if it's a valid transaction that you initiated. Reply NO if the transaction is not familiar to you.

If YES, a text message will be sent back to you indicating that no further action is needed.

If NO, you will be alerted that there may be a hold on your debit card and you will be directed to call the Kennebunk Savings Fraud Center for further investigation. You will also be assigned a case number that will be useful in future conversations regarding the transaction in question.

Q How do I know the text message is really from the Bank?

A Fraud Alerts will originate from short code. For example, a message detecting fraudulent activity could be as follows:



FreeMSG Kennebunk Savings Fraud Center
\$125.46 on card 1234 at Macy's. If valid reply YES,
fraud NO. To Opt Out, STOP.

Don't forget, you can always call Customer Care during
business hours if you have any questions or concerns.

A short code is a special 5 or 6 digit number used to
send and receive SMS messages to and from mobile
phones.



MESSAGES

2m ago

FreeMSG Kennebunk Savings Fraud Center 8772735740
\$125.46 on card 1234 at Macy's. If valid reply YES, fraud NO.
To Opt Out, STOP.

Q Is there a fee for this service?

A No. This is a free service available to all Kennebunk Savings debit cardholders. Remember that it's always best to be sure you provide us with your current contact information!

Q How do I enroll?

A No need to enroll! All Kennebunk Savings debit cardholders are automatically activated to receive and respond to Fraud Alerts. No action or enrollment is required.

IMPORTANT! We must have your current mobile phone number in order for you to receive debit card Fraud Alerts. To update your mobile phone information, please visit your local branch or call Customer Care at 800-339-6573.

Q How do I opt out of receiving text messages?

A To opt out of Fraud Alert texts, reply STOP to any messages you may receive regarding potentially fraudulent activity or simply call Customer Care at 800-339-6573.

NOTE: If fraudulent debit card activity is suspected, you will still receive a phone call from the Fraud Center, even if you have opted out of text messages. Opting out only eliminates the text notifications to you; it does not remove the fraud monitoring performed by the Bank or subsequent actions that may be taken if we detect possible fraud.

Q Why would a hold be placed on my account?

A If the Fraud Center determines this is a high risk transaction, a hold may be placed on your card to protect your funds until we can confirm with you that this is or is not a legitimate transaction.



Q Will I need a new debit card? How do I get a new debit card if I have fraud on my account?

A If the transaction is confirmed as fraudulent, for the safety of your account and your funds, your card will be terminated. You may always replace it at your convenience in one of our branches or by calling Customer Care at 800-339-6573 to request that one be mailed to you. The Fraud Center will explain these options to you during your follow-up call after you reply NO to the text message.

Q Do I need to take any further action if I am trying to complete a legitimate transaction?

A If you reply YES to confirm that it is your transaction, please be aware that your card may need to be re-run. The initial transaction was not processed due to the suspicion of fraud.