

# Fraud Prevention

## Safeguard Your Card

### General Tips

Protect your credit, debit and ATM cards and your Personal Identification Numbers (PINs) by following these simple guidelines:

- Keep your PIN a secret and do not disclose it to others.
- Don't write your PIN down and store it in the same place as you store your card (e.g., in your wallet or purse).
- Check the activity in the account linked to your card for unauthorized transactions regularly.
- Report unusual account activity to the card issuer immediately.

### ATMs, Gas Pumps, and Point of Sale Terminals

- Familiarize yourself with the appearance of the ATMs, gas pumps, and point of sale terminals you normally utilize and look for signs of tampering (e.g., loose components) before use.
- To defeat PIN hole cameras, cover the key pad with your other hand when entering your PIN.
- Report anything out of the ordinary with an ATM, gas pump, or point of sale terminal to its owner so that it will be investigated.

### Get MyCardRules

Visit [midlandsb.com/mycardrules](https://midlandsb.com/mycardrules) to download the MyCardRules app and then you can set a wide range of controls and alerts on all your cards, such as:

- Turn your card on or off
- Set transaction spending limits based on your preferences, including dollar amount, transaction type and merchant type
- Get instant alerts on certain types of transactions, like when a transaction is declined
- Set a specific region where the card can be used or restrict usage based on your mobile device's location
- Set parental controls and monitoring
- Alerts will show up just like any other notifications you get on your mobile device.