



IMPORTANT ANNOUNCEMENT!
Fraud Monitoring Service
For RiverWood Bank Debit and ATM Card Customers

Protecting your accounts against fraud is one of RiverWood Bank's highest priorities. As a benefit to our Debit and ATM card customers, we are introducing a real-time **Fraud Monitoring Service**... at no charge to you!

In the event our monitoring service detects one or more **transactions that seem unusual or have the potential of being fraudulent**, a call will be made to you from the "Transaction Review Department" on behalf of RiverWood Bank. Using the **telephone number you provided to the Bank**, the call center will contact you to verify the transaction.

If the call center is unable to reach you, a message will be left, asking you to call back to **800-327-8622 or 800-622-1361**. This number is **staffed by fraud detection agents 24 hours per day, 7 days per week, including holidays**. If fraud is detected, your card will be blocked and you will be asked to contact RiverWood Bank directly. Your banker will assist you with any follow up required and help you through the situation.

When calling back, you will be asked to verify the phone number where the message was left and to provide your first and last name. No other personal information will be needed to locate the transactions that the transaction review analyst will review with you in order to be sure that you are aware of the activity on your card. **You will NEVER be asked to provide your card number, Social Security number or PIN number. This information should never be given to anyone calling you. If you receive a call asking for this type of information, please contact RiverWood Bank immediately.**

When working with a transaction review analyst, please keep in mind that they must speak directly to the individual card holder whose name appears on the card. They are not permitted to share transaction information with any other person, be the spouse or other family members. Please understand this is done to protect your information and to ensure the accuracy of the review with the analyst.

We believe that the protection of your account and information is our primary duty to you. We are excited to offer this new Fraud Monitoring Service as an added benefit to your relationship with us. If you have any questions regarding this service, please contact RiverWood Bank at **888-751-5120**. **To verify and update your telephone number, please contact your Personal Banker.**