COMPROMISED CARD

FAQ - Frequently Asked Questions

FIRSTAMERICANBANK
Your Community Bank Since 1903.

What does card compromise mean?

A card compromise means that credit/debit card information may have been obtained by unauthorized individual(s). Most compromises involve a criminal gaining unauthorized access to a merchant's or card processor's computer system (sometimes referred to as "hacking" into or installing "malware" to capture data on a system).

Where did the breach occur?

The name of the merchant or processor where the breach occurred is rarely released. In very large breaches which affect millions of cardholders, the name is usually made known to consumers.

What kind of information was obtained?

Information encoded on the card pertains strictly to the card, potentially including the card number and expiration date. Confidential information such as Social Security numbers, driver's license numbers, addresses and dates of birth are not stored on the card.

Does this mean someone is using my card?

Not necessarily. This means that your card number could potentially be used by someone. Monitor your account and report any fraudulent activity to us immediately.

Will I get a new card?

Yes, we have elected to provide new cards and pins in most compromises in order to protect your account information. It is important that you also monitor your account for unauthorized charges. In some instances if the risk is determined to be low, we may not replace your card. The mailed notice you receive from us will say whether or not your card will be replaced.

How do I activate my new card?

You may activate your new card by calling 866-392-9952 or visiting your local branch and speaking with customer service.

Will the PIN be different on my new card?

Yes, you will receive a new PIN in the mail within 3 days before or after you receive your new debit card. You can change your PIN by calling 866-392-9952 or by visiting your local branch.

How long does it take to get the new card?

You will usually receive your new card within 10 days of the compromise notice.

Will my compromised card still work?

Your compromised card will continue to work for at least 10 days after the date on the compromise notice from us.

What if I have pre-authorized debits on my card?

Contact the merchant when you have received and activated your new card and provide them with your new card number and expiration date.

What if I'm leaving for a trip before the new card arrives?

You can leave the compromised card active by calling us at 800-289-6140 to make these arrangements. Upon your return you can deactivate your compromised card activate your new card.

What if I don't want to leave my compromised card open until I receive the new one?

You can have your card deactivated by calling us at 800-289-6140 or visiting your local branch.

What can I do to keep this from happening again?

Unfortunately, we have no way of stopping criminals from "hacking" into merchants computer systems. While the possibility of a card being used fraudulently is low, we recognize the inconvenience customers face when this happens. We will assist you in getting fraudulent activity removed from your account.

What security precautions should I take with my debit card?

Always know where your card is, and if you misplace it, call us immediately so we can block the card. If you realize your card is missing after hours, call 800-289-6140. Never write your PIN on or anywhere near your debit card. Monitor your statement for activity you didn't authorize. Never give your card number to anyone over the phone unless you know who you are dealing with. When using your card on the internet, use reputable companies to make your purchases.

If fraud does occur on my account, what should I do?

Follow these steps:

1) Contact the merchant that charged your account and inform them the charge was fraudulent;

2) Visit your local branch and complete a debit card dispute form or send us a detailed letter of dispute. You will need to provide the following: merchant name, name of person you talked to, date you contacted merchant, date and amount of fraudulent charge, merchant's response to you, and any other details that would assist our investigation;

3) If the charge is found to be fraudulent, the merchant has 30 days to credit your account.

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