

FRAUD ALERT SERVICE

Another layer of protection for our debit card customers.

As a part of our debit card protection program to help keep your account safe, you will receive a text alert if suspicious activity is detected on your Decorah or Cresco Bank debit card. If you receive a fraud alert, you will be asked to reply Yes or No to confirm or deny the activity. If you reply No (the activity is fraudulent), you will quickly receive a follow-up text to let you know that a debit card fraud specialist from SHAZAM (our debit card processor) will call you soon to help protect your account. We will also automatically block your debit card to prevent additional fraudulent activity.

If you reply Yes (the activity was legitimate), you can continue to use your debit card as usual. If you don't reply to the text, or your phone number is not a mobile number, SHAZAM will attempt to reach you via an automated voice call.

Text alerts will display on your mobile from **72718**. Automated phone calls will display from **855-219-5399**.

Save these numbers to your contact list to avoid missing important alerts. This added protection to your debit card is automatic and text message alerts are free.

As a reminder, **we will never request card or account information via text, phone, or email that we initiate**. If you have a question, have a new phone number, or ever suspect suspicious activity, please call our Customer Support Team at **563-382-9661**.

NEED HELP? CONTACT US!



Decorah Bank & Trust Co.
202 E Water Street, Decorah, IA 52101

Cresco Bank & Trust Co.
A division of Decorah Bank & Trust Co.
126 Second Ave SE, Cresco, IA 52136



Decorah: **563-382-9661**
Cresco: **563-547-2244**



Visit us!
www.decorah.bank

LOST OR STOLEN ATM/DEBIT CARD?

During business hours: **563-382-9661**
After business hours: **1-800-383-8000**

OTHER DEBIT CARD ISSUES?

During business hours: **563-382-9661**
After business hours: **1-866-508-2693**

CHAT WITH CORA!

Our virtual assistant Cora is happy to help you at any time! Find her in the lower part of your screen on our website.



YOUR NEW DEBIT CARD AWAITS



ENJOY the convenience of paying directly from your phone, online, or in person with your **No Annual Fee Debit Card!**



CARD CONTROLS

Have instant control over your debit card using **Card Controls**, inside digital banking. This service allows users to see all cards and manage them as necessary without having to call the Bank.

Available functionalities include: blocking and unblocking your card, submitting travel notices, setting dollar amount limits and alerts, and more!

Find **Card Controls** on your mobile app or desktop online banking, and enjoy the freedom to manage your own cards when and how you choose.

LET'S GET STARTED

1 Call **800-717-4923** to activate your new card and customize your PIN. Please call from the phone number registered with Decorah or Cresco Bank.

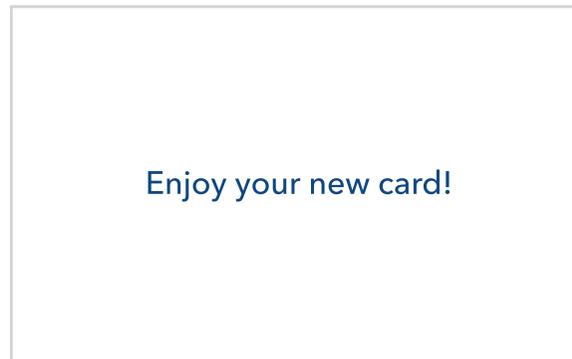
2 Download our 5-star mobile app! Built for convenient, on-the-go banking.

To get started, visit us at decorah.bank/digital-banking



3 Use your smartphone to pay for purchases! It's the most secure way to make a purchase and it's easy to set up.

Visit decorah.bank/mobile-wallet to connect your smartphone with your card.



The Mastercard circles design is a registered trademark of Mastercard International Incorporated.



CONTACTLESS CARD)))

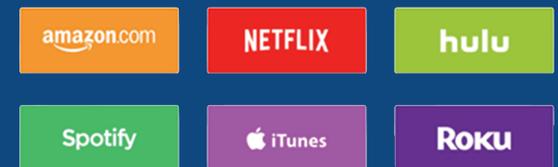
Contactless debit cards offer a fast and secure way to pay by simply tapping your card on a compatible terminal—no PIN or insertion required.

Using advanced NFC (Near Field Communication) technology, these cards process transactions quickly while robust encryption and unique transaction codes protect your data, making it useless to fraudsters. Keeping the card in your possession also reduces the risk of skimming.

For even more convenience, add your new contactless card to your mobile wallet. Once your card has been added to your mobile wallet you can make quick and secure payments right from your phone. Just look for the contactless symbol in stores, open your mobile wallet and hold your device over the payment reader. The devices exchange information securely.

CARD SWAP

Set up your debit card to pay for popular digital subscriptions! And when your card expires or needs replacing, **Card Swap** quickly and securely updates your card information automatically so you don't have to login to each subscription site to manually update it.



SAVE THE CHANGE

Build your savings automatically when you use your debit card. This courtesy service transfers funds from one account to another to help you save money. If you've been putting off saving, this is your simple solution.