



PRESS RELEASE

FOR IMMEDIATE RELEASE

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Fraudulent Activity

What is First National Bank Minnesota doing to protect your accounts?

First National Bank Minnesota is currently blocking all international transactions that are attempted on your card. In addition, we issue MasterCard debit cards through Fiserv, who provides 24/7 Fraud watch services and temporary card blocking to monitor suspicious activity. If a transaction out of your ordinary spending pattern is attempted on your account, the transaction will likely be blocked and you will receive a call directly from Fiserv Fraud Services, or EnFact. If you have a cell phone, we encourage you to provide this number to First National Bank Minnesota so that you can be contacted as quickly as possible if there is suspected fraud on your account. Cards with confirmed fraud will be closed and new cards issued.

What should you do to protect your accounts?

Monitor your accounts.

If you do not recognize a transaction, please contact us. Do not ignore small-dollar purchases. Criminals will often test stolen card information with small-dollar purchases. You can monitor your account through our online banking (www.fnbmn.com) or our automated phone bank line (888.703.4362).

Change your PIN number.

If you suspect that your PIN numbers were compromised, you can change your PIN number by calling 800-992-3808 and following the prompts.

Review daily card limits.

Your card has daily credit and debit limits to protect the balance in your account. These limits might range from \$200 to \$1,500.

If you have questions about your daily limit, please contact a Universal Banker at any First National Bank Minnesota location. Routinely check your credit reports. A free annual credit report can be obtained from each of the main credit bureaus (Equifax, Experian and

TransUnion) by going to AnnualCreditReport.com. This is the one website authorized by the Federal Trade Commission so do not confuse it with other sites that have "free credit report" in their name.

Please feel free to contact a Universal Banker at any of our locations if you have any further questions regarding this information. At First National Bank Minnesota, we work hard to always put you first and have the protection of your financial information as our highest priority.