

Debit Card Fraud Prevention Notification System

In our continuing efforts to keep your accounts secure, we've improved the system we use to alert you if potentially fraudulent use of your debit card is detected. This automated system utilizes a number of communication methods -- email, phone and text messaging -- to reach you as quickly as possible.

Steps in the Notification System

1. As soon as potentially fraudulent use of your debit card is detected, you will receive an email notification from Citizens Bank. This email will contain details of the last five transactions made with your debit card. Links found within this email will allow you to either confirm or deny fraud.
2. One minute after the email notification is sent, you will receive a text alert from 32874. This text alert will have details of the transaction that was detected as being potentially fraudulent. You may reply to the text message to confirm or deny fraud.
3. If within five minutes you haven't responded to either the email notification or the text alert, you will receive an automated phone call prompting you to confirm or deny fraud. Please note phone calls are only made between 8am and 9pm CT.
The phone number for our Fraud Center is 1-800-237-8990. You may want to add this number to your contacts so you recognize it should we need to alert you of potentially fraudulent activity.

The automated call system will attempt to reach you first on the phone number identified as your mobile number, followed by the numbers identified as your home and work numbers. Voice mail messages will be left when possible. Multiple calls will be placed until you respond to one of our contact methods to either confirm or deny fraud.

Important Things to Know

- If we detect potentially fraudulent use of your debit card, a temporary restriction may be placed on your debit card until we are able to reach you to confirm or deny the fraud.
- If you receive an alert via the fraud notification system, we ask that you please confirm or deny the fraud using the methods given in the system as this will automatically place the necessary restrictions on your debit card if you confirm fraud.
- Text alerts will only be sent to mobile users who are on a carrier that supports FTEU (Free to End User) messaging. Carriers that support FTEU messaging include AT&T, Verizon, Sprint, Boost and T-Mobile.
- Please note that our alert system will never ask you for your account number or PIN. We advise you to never give your account number or PIN to anyone who contacts you.
- For questions about the fraud prevention notification system, please call us at 262-363-6500. Again, we advise you to respond directly to the system-generated alerts should you receive notification of potential fraud.
- If you will be traveling out of the state or country, please call us at 262-363-6500 before you leave to inform us of your plans. We will make sure you are able to use your card wherever you're going.