



SERVICE UPDATE

Saratoga National Bank, like many other financial institutions, is seeing an uptick in debit card fraud.

We will continue to work tirelessly to fight fraud and assist you if you should experience it. Please be aware of the following best practices so we can fight fraud together.

Watch For Alerts

Our fraud detection system uses call, text and email alerts to tell you when suspicious charges were blocked or to ask you to verify a transaction. Often, you will not need to order a new card when fraud is caught – we just ask that you remain vigilant.

In some cases, your card may be blocked and automatically re-issued to protect you. We know this is an inconvenience, but this quick action is meant to stop further fraud on your account.

When In Doubt, Call Us!

If you have any reason to doubt the legitimacy of a call, email or text from us, call the bank directly. Keep in mind, **we will never ask for your account number or personal information via text or email. And we never ask for your passwords or access codes.**

Monitor Your Account Activity

Not all fraud can be detected early. That's why we need your help with detection.

- Use our free digital banking tools to view transactions 24/7 and receive notifications as soon as your card is used.
- Call us immediately at **(800) 246-2415** if you notice anything unusual. It's key to act fast. If you notice fraud after hours, don't wait! Call the same number and follow the prompts for a lost-stolen card to immediately block your card.

Fighting Fraud Together

The holidays are right around the corner and fraudsters are more active during this time. Please remain vigilant, reach out when in doubt, and know that keeping your money and information safe is our top priority.

Thank you for your trust.



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