

January 1, 2015

**Fraud Prevention: International and Out-of-State Use of 21<sup>st</sup> Century Bank-Issued MasterCard Debit Cards.**

We believe it is critical to protect your privacy and take preventative measures to keep your identity and finances safe and secure. It is a challenge to keep your identity and finances safe from theft while also keeping things relatively simple and convenient for you to remember and use in the normal course of your life.

Over the past few years, we have seen instances of identity fraud increase with the use of debit cards, particularly by international and out-of-state perpetrators. Many companies like MasterCard have decided to decline transactions that do not follow certain patterns of usage based on the customer history you have established with them. For instance, MasterCard may deny a transaction on your debit card if you use the card outside of your normal domicile state, whether it's international or national. These types of charges on your card raise red flags that the activity on your card may be unauthorized.

To be proactive in safeguarding your personal finances, 21<sup>st</sup> Century Bank has decided not to allow international transactions on your Bank-issued MasterCard debit card without your prior notification to us that you are traveling internationally. Before leaving for your trip, call the Bank and request that we allow international transactions on your card during the period of your trip. You will also want to call the Bank and request international use of your MasterCard debit card if you plan on making a purchase with an international vendor with your card. By informing the Bank of your international travel and/or purchase plans, we will work with MasterCard to ensure that you are able to use your card while outside of the Country without fear of having your transactions declined by MasterCard.

In addition, while we are not currently removing your ability to use your MasterCard debit card outside of Minnesota, we strongly encourage you to notify us anytime you are traveling outside of Minnesota and plan on using your card. Informing us of your travel plans prior to leaving Minnesota will help to ensure that you do not have MasterCard deny any transactions made outside of Minnesota on your card. You are doing your part to keep your financial tools convenient and easy to use while giving us the assistance we need in knowing whether your charges to your card are legitimate.

Because you have a MasterCard debit card issued to you by 21<sup>st</sup> Century Bank, you only need to notify 21<sup>st</sup> Century Bank of your plans to travel outside of Minnesota. You may notify the Bank by calling any Bank location during normal business hours. We appreciate your help in the fight against unauthorized charges and identity theft.