



At West Michigan Community Bank, our customers account safety and security are a priority. Please review the information below regarding your Debit Card.

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Traveling

As a precaution there are states and countries that are blocked for Debit Card use based on monitored fraud patterns. Just a reminder, when traveling please notify your local West Michigan Community Bank branch with dates and the location of your travel so your card will be available for use.

Limits

As an account protection, Debit cards have a daily purchase and withdrawal limits. Should you need these adjusted for a large purchase or for a period of time, please contact your local West Michigan Community Bank branch.

Fraud Monitoring

In the event there are unusual attempts or transactions on your Debit card, you may receive a call or text from an after-hours fraud service or a bank representative. Your card may be placed on hold for your protection until the transaction can be verified.

**Important- Fraud Service Representatives only need to verify transaction information. Scam calls often try to obtain account specific information, which when given, compromises your accounts. Should you provide any of the following: Debit card number, Expiration date, routing and account number to an unauthorized party, they will have the ability to fraudulently access your funds. Be cautious. If you receive a suspicious call provide NO information but instead disconnect the call. Contact your local West Michigan Community Bank branch with questions.

Monitoring your Account

It is important to monitor and immediately report any unusual account activity. West Michigan Community Bank offers free telephone banking, internet banking and mobile banking to assist you with this.

Lost or Stolen Debit Cards

If your Debit Card has been lost or stolen, please contact your local West Michigan Community Bank branch or after business hours by calling (800.664.1778).