



## WE'VE ADDED A NEW LAYER OF SECURITY to protect your debit card.



**We've added a new layer of security to our debit cards** that is especially useful for cardholders shopping online. One-time passcodes sent to your mobile phone will help us make sure your transactions belong to you.

**How it works:** A passcode request will pop up during online transactions when our system detects the need for additional security. If you receive a request, check your mobile phone for a text containing the passcode, then enter it where prompted online. If you don't enter the correct passcode, your transaction will not go through: contact us at 989-739-1401 to resolve this.

One-time passcodes will not apply to most transactions, so don't be alarmed if you don't receive a request. But also, don't be alarmed if you do: This extra authentication step is simply a sign that our security measures are working to keep your accounts safe.

**If you have any questions, please reach us at 989-739-1401. Thank you, as always, for being a valued member.**



***Friends***  
★ NEVER ASK ★  
***Friends***  
**TO SHARE PASSCODES**

*For your safety, never share verification codes with anyone, in SMS or over the phone. Security passcodes are the primary way a service verifies that you are you.*