

November 20, 2017

Dear Customer:

*Southeastern Bank understands how important debit card security is to our customers. That's why our new debit card includes three forms of added protection, along with other enhanced features. Read below to learn how **Falcon Fraud Manager®** helps monitor for fraudulent activity, **SHAZAM BOLT\$®** App boosts security by allowing you to manage your card on-the-go and **MasterCard SecureCode®** helps protect online purchases. Best of all, there's no charge!*

FALCON FRAUD MANAGER®: Guarding Your Card Against Fraudulent Activity

We have partnered with SHAZAM, our debit card provider, to implement FICO® Falcon Fraud Manager® to help guard your debit card against fraudulent activity. The Falcon software helps identify and reduce fraud risk by detecting potentially fraudulent PIN-based and signature-based debit transactions. This service has a proven reputation of helping minimize payment card fraud losses and is automatically included free with your debit card.

Falcon Fraud Manager® maintains a 24/7 watch on your account. If suspicious activity is detected on your debit card, you will be contacted by a SHAZAM fraud specialist, calling on behalf of Southeastern Bank, to verify the transaction(s) in question. For high-risk scenarios, activity on your card will be immediately suspended until a SHAZAM fraud specialist can talk to you to determine if the activity is fraudulent or not. If SHAZAM is unable to reach you, they will leave a message with their contact information. This process has saved customers thousands of dollars in potential loss.

To ensure we can reach you promptly if fraudulent activity is suspected, we need to have current contact information at all times, including your primary and secondary phone numbers as well as your mailing address. If your information changes, please contact us immediately. **Remember: We will NEVER ask for your debit card or personal identification number (PIN) to verify your identity.**

If your card or transaction has been blocked due to suspicious activity, contact a SHAZAM fraud specialist at **1.866.508.2693**. **We strongly recommend storing this number in your phone for easy access.** A few tips to keep in mind:

- Always alert Southeastern Bank when you plan to travel out of the country.
- Carry several forms of payment in case your debit card is blocked from fraudulent transactions.

SHAZAM BOLT\$® App: More Features and Another Layer of Protection for Your Debit Card

The free SHAZAM BOLT\$® App offers exciting features and additional protection for your debit card.

Access Balance: Easily access your balance information anytime, anywhere with a few clicks!

Fraud Alert: When suspicious activity occurs, nobody is better equipped to identify it than you. After all, you know what you've purchased and you can spot a legitimate purchase instantly. **SHAZAM BOLT\$®** can immediately alert you 24/7 to potentially fraudulent activity for:

- A debit purchase more than an amount you specify
- Any card-not-present debit transaction (i.e., phone, internet, mail)
- Any suspicious or high-risk debit transaction that occurs on your account

If you suspect fraudulent activity, please call SHAZAM immediately: **1.866.508.2693**.

Instant Transaction Control: With SHAZAM BOLT\$®, a quick tap of a button allows you to block or unblock your card, without affecting previous transactions if your card is stolen, goes missing or you just want to pause it while traveling. This feature not only provides peace of mind, but also saves you the hassle associated with losing a card. Simply block your card until you find it, then unblock it for instant use. This fast and simple security feature takes fraud protection up a notch.

Setup Information: **SHAZAM BOLT\$®** is available for smartphones and tablets as well as your PC.

- Download **SHAZAM BOLT\$®** today on the Apple® App Store® or Google Play™ and follow the instructions. Links can be found on our website; go to Bank>Debit Card>Shazam Bolt\$
- To access via desktop, visit: <https://bolts.shazam.net>

MASTERCARD SECURECODE®: Improved Security for Online Purchases

With MasterCard SecureCode®, your new Southeastern Bank debit card offers enhanced protection against online fraud. SecureCode® helps prevent unauthorized online use before it happens by confirming your identity with participating merchants. As such, there may be times when you're asked to provide more information to confirm your purchase. To get started, all you need to do is register your card.

There are two easy ways to complete the one-time registration:

- To access the one-time registration form, go to our website, Bank>Debit Card.
- OR**
- Register while you shop online. The next time you shop at a participating merchant, enter the information requested during checkout and complete the identity verification process. You'll establish a user ID, password and personal message. Once confirmed, you'll be returned to the merchant's site to complete your transaction.

If at any time you suspect fraudulent activity on your debit card, **contact SHAZAM immediately at 1.866.508.2693**.

Sincerely,



Cornelius P. Holland III
President