

Leaving the U.S.?

We're serious about doing all we can to protect you from debit card fraud.

That's why we're asking you to call us when you plan to travel outside the U.S.

We'll make sure you're able to continue using your card without any problems.

It's just one of the many ways we're working to help ensure your security.



1ST BANK OF SEA ISLE CITY

1st Bank of Sea Isle City

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Phone: 609-263-4102
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1st Bank of Sea Isle City

TRAVELING WITH
YOUR 1ST BANK
VISA® DEBIT
CARD

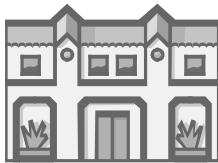


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Working to prevent Debit Card Fraud

Does it ever feel like trying to keep your money secure is like fighting a losing battle? Every day you hear about a new scheme or scam that is targeting the things that make your life easier: most especially your Debit Card. International Debit Card fraud is one of the fastest growing trends in the Debit Card fraud department.

1st Bank of Sea Isle City is committed to keeping your money secure. That is why we are implementing a new feature designed to help prevent Debit Card Fraud. In addition to our current risk-based monitoring and alert systems, we are implementing TranBlockerSM— a system designed to identify International Transactions, and based on pre-set criteria, report or block those transactions.



Keeping your money safe at home and abroad!

Effective March 1, 2009, 1st Bank of Sea Isle City will begin blocking all International Transactions on our 1st Bank VISA[®] Debit Cards and Business Rewards CheckCards.

WHAT DOES THIS MEAN?

By blocking International transactions, 1st Bank of Sea Isle City will be able to stop International Debit Card Fraud *before* your account is targeted.

WHAT TYPES OF TRANSACTIONS ARE AFFECTED?

Most of the International transactions that take place are done over the phone or Internet—sometimes you may not even be aware of it! For example: you see an ad for a product in the paper or on the Internet. You call an (800) number to place the order—the company that you just called may be in California, or they may be in Australia!

WHY IS 1ST BANK BLOCKING THESE TRANSACTIONS?

1st Bank of Sea Isle City feels that the risk of debit card fraud far outweighs benefit of allowing these transactions to continue unintentionally. Within the banking industry, there have been several substantiated cases of fraudulent transactions being initiated outside of the U.S., and our analysis shows that our customers do not as a general rule transact outside of the country.

BUT WHAT IF I'M LEAVING THE COUNTRY?



Traveling? Don't forget to call us first!

If you are traveling outside the U.S., don't worry! Simply call us or drop off the attached form and we will make sure that your card will work as well while you're gone as it does while you're home!

Debit Card Travel Notification Form

Simply fill out this form and return it to us before you travel.

What is your Debit Card Number?

When do you plan to travel?

Date of Departure: _____
 Date of Return _____

What Country (Countries) will you be visiting?

Signature _____

Signature _____

Name(s) _____

Address _____

Phone _____

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