

***** ATTENTION ALL DEBIT CARD CUSTOMERS *****

Effective June 2nd 2016, we began restricting transactions to PIN based for certain categories of merchants where fraud is occurring. This is across all US states and other countries. We recommend you use your PIN where allowed for all your transactions.

In recent months our customers have been experiencing a high volume of fraudulent debit card activity. We are taking proactive measures to reduce fraudulent activity and to protect you, our customer, with the actions listed below:

We are blocking transactions in certain states where fraud is occurring and planning to block all countries except the US

We reserve the right to decline transactions in certain areas where fraud is occurring, but can exclude you from the transaction blocks if you are residing in or planning to visit a blocked state or country. You may also be excluded if you purchase items on a web site that is located in a blocked state or country.

Effective August 1st 2016, we will begin blocking all transactions in all countries except the US.

If you need to be excluded from any of these blocks, please contact us using one of the methods below:

- By phone at (706) 647-8951
- In person at any of our three locations
- Send us a secure message from the message center in Online Banking
- Mail a request to West Central Georgia Bank – PO Box 1188 – Thomaston GA 30286

If you are visiting a blocked state or country, please notify us upon your return so that we may reinstate the blocks on your account.

Rollout of EMV Chip Debit Cards

A chip debit card cannot be duplicated because it uses special security that works similar to one time passwords. It prevents the ability to copy the debit card magnetic stripe and use it at an ATM or store that supports chip cards.

Instead of swiping the card, chip cards are inserted into the machine and must be left there until the transaction is complete. The machine will instruct you throughout the process. If you accidentally swipe your card, the machine will let you know that it must be inserted and will alert you when it is time to remove it.

Within the next couple of months we will begin issuing chip debit cards. All existing cards will be replaced over the next year.

6/21/16