



"Your Bank for Today and Tomorrow"  
Earling · Woodbine · Harlan

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To our Valued Debit Card Holder,

Keeping your account and money safe and secure is our highest priority. We continue to partner with SHAZAM, our debit card processor, to implement an additional safeguard known as *Mastercard Identity Check*.

When both an ecommerce merchant and Farmers Trust & Savings Bank participate in *Mastercard Identity Check*, the transaction may require additional authentication.

As the cardholder, you will be asked to identify yourself by receiving a One-Time Passcode (OTP) via text message on a mobile number already on file with us. Once received, you'll enter this code on a checkout screen that contains SHAZAM's logo during checkout with the merchant.

If an invalid OTP is entered in the checkout screen, the transaction will not be authenticated. If three (3) consecutive invalid OTPs are entered into the checkout screen, your card will be blocked. To unblock your card, please contact Farmers Trust & Savings Bank.

Standard text messaging fees may apply.

If you have any questions, please call us Earling (712)-747-2000, Harlan (712) 235-2000 or Woodbine (712) 647-3375.