

ATM SAFETY NOTICE

1. At ATMs:
 - Be aware of your surroundings and exercise caution when withdrawing funds.
 - Inspect ATMs for tampering or for unauthorized attachments that capture information.
 - Put cash away immediately.
 - Don't count cash until you're in a locked enclosure (e.g. your car or home)
 - Make sure no one is watching you enter your code or PIN.

2. Protect your ATM or debit card:
 - Treat you card as if it were cash.
 - Safety envelopes may prevent unauthorized scanning of debit cards with imbedded chips.
 - Memorize your PIN and do not write your personal identification number or code on your ATM access device.

3. Reporting a lost or stolen ATM or debit card to Sage Capital Bank:
 - Call 830-672-8585 to report the loss or theft. Your liability may increase the longer the loss or theft goes unreported.
 - Obtain a new card and PIN.
 - If your checkbook, social security card or number, driver's license or number, etc. was lost or stolen close your account and open a new one.

4. If a crime was committed, file a report with law enforcement where the crime occurred, and obtain a copy of the offense number.

5. If you see suspicious persons or circumstances:
 - Do not use the ATM at that time.
 - If you began a transaction, cancel it, take your card, and leave.
 - Come back at another time or use another ATM.

6. Store ATM receipts in a secure location or shred them.

7. Do not give information about your cards on the telephone or the internet, unless it is a trusted merchant and you initiated the transaction.

8. Review your bank statement immediately, and periodically review your account online. Compare your ATM receipts against your statement or your online account.

9. When finished using a card online, log out of the website rather than merely closing the web browser.