

Marquette Savings Bank and Account Fraud

For Your Protection. Marquette Savings Bank utilizes a leading fraud protection company, Falcon Fraud Monitoring to proactively monitor your card transactions for criminal activity that may occur. Activity that is out of your normal usage patterns may be flagged as possible fraud. When this happens, your card may be frozen and transactions declined. This type of activity is what leads to the discovery of larger fraud trends, and unfortunately is necessary for both you and the bank's financial protection. If suspected fraudulent activity is identified on your debit card account, you may receive a telephone call from a Marquette representative at Falcon to verify whether action should be taken to protect your account. If a message is left and you need to return the call, contact our Falcon representatives directly at 1-866-374-6975.

We are here to help. Each breach is unique. More serious breaches may include the loss not only of your account information but also your personal information such as name, address and social security number. These breaches may lead to more complex identity theft. In these situations, Marquette will send you written correspondence with instructions on how to notify credit bureau reporting agencies and how to monitor your credit on an on-going basis.

Card Replacement. Marquette's general policy is to replace cards involved in card fraud. Our replacement may be immediate if the alert we receive indicates your card has definitely had fraudulent transaction attempts. Other times, when there is less risk of loss, we may allow time for you to receive your new card before we freeze activity on your existing card.

Rest Assured. When you read in the national news about a breach at a merchant, it generally means that something in their system, or reports of fraudulent transactions in the banking system, alert the merchant that there is a compromise of information in their payment system. Protocol dictates that forensic computer specialists investigate the cause and the breadth of the breach. During that investigation banks are notified through card companies and our processors of exactly which cards have been compromised and the level of compromise to the customer. Immediately upon receipt of the compromise notices, Marquette takes action as described above.

While it is worrisome to hear in the news that your favorite retailer has been compromised, you should not panic. Usually, Marquette Savings Bank has already been working on alerts and notices regarding the breach and most importantly, you are not financially responsible for reported fraudulent transactions on your account.

Your Part. You are an important part of fraud prevention. Marquette has many access channels available to you, provided at no charge, to enable you to regularly monitor the activity in your account. No one knows better than you if a transaction is legitimate or not. Our online and mobile applications, as well as our telephone banking system, allow you access to your accounts 24/7. Please check your account frequently and call your nearest Marquette Savings Bank branch if you see activity in your account you did not authorize.