

\*Listed below are some FAQ's (Frequently Asked Questions) about our VISA® Check Card Protection Program.

***We may be calling you.***

In order to protect our customer's accounts, we monitor ATM and check card transactions for potentially fraudulent activity which may include a sudden change in locale (such as when a U.S. –issued card is used unexpectedly overseas), a sudden string of costly purchases or any pattern associated with new fraud trends around the world.

If we suspect that your ATM or check card is being used fraudulently, *we'll be calling you* to validate the legitimacy of the transaction(s). Your participation in responding to our call is critical to prevent potential losses and avoid restrictions we may place on the use of your card.

**Protection Program Frequently Asked Questions**

**Q.** When I respond to Naugatuck Savings Bank's call, what information do I have to supply in order to confirm my identity?

**A.** We will ask you to enter the ZIP code of the primary account associated with your card. Once we validate your ZIP code, you will be provided with the transaction information. If you're unable to correctly enter your ZIP code, you will be transferred to the Call Center to speak to a Customer Consultant.

**Q.** If Naugatuck Savings Bank reaches an answering machine and leaves a message; will alternate phone numbers also be called? Will Naugatuck Savings Bank make a second call to me?

**A.** We will leave a message at the first available answering machine. If there are additional phone numbers available, we will continue to place calls to you at each available phone number. We will attempt to call each number available for a maximum of three tries per number. Note that the three tries per number is dependent on the response, such as a wrong number or hang up. Only one message will be left. Naugatuck Savings Bank will also attempt the same calling strategy for a second day.

**Q.** What happens if there is no answer? Does Naugatuck Savings Bank call all of the alternate numbers? If there are four numbers listed on my record, will you attempt to call all four?

**A.** We will attempt to call each contact number. If there is no answer, we will move to the next number.

**Q.** What if someone answers the phone but hangs up before the whole message is delivered?

**A.** Depending on where in the message you hang up, we will discontinue calling for the day and call you again the next day.

**Q.** When a message is left for me, how does Naugatuck Savings Bank convey who the message is for?

**A.** We will state the Naugatuck Savings Bank name and your name.

**Q.** If I indicate I did not perform a specific transaction(s), what happens? Do I automatically get transferred to a live person?

**A.** You will be automatically transferred to the Call Center to work with a Customer Consultant.

**Q.** When I call back Naugatuck Savings Bank, what information will I need to be prepared to provide?

**A.** You will need the Toll free number (866-750-9107), the Personal Message Code and the zip code of the primary account associated with your card.