



Dear Valued Cardholder:

Keeping your account safe and secure is our highest priority. In an effort to continue to protect your debit card, we are adding another layer of security for transactions that may be considered High Risk by our card processing company, **SHAZAM**. This new feature is called **VISA Secure** and will begin in Mid-July 2023.

VISA Secure is an authentication step that on-line transactions may go through, where you will be asked to identify yourself by receiving a One-Time Passcode (OTP) by text message. Once received, you will enter this code on a checkout screen with the **SHAZAM** logo. Not every on-line transaction will require this passcode. It will be required if both the merchant and Farmers State Bank participates in **VISA Secure**, AND if the transaction is flagged as a high-risk transaction.

If an invalid OTP is entered in the checkout screen, the transaction will not be authenticated and will be blocked. If the OTP is entered incorrectly three (3) consecutive times, your card will be blocked at all VISA Secure participating on-line merchants. In order to unblock your card or an individual transaction, please contact Farmers State Bank at 606-593-5151 or 606-464-2626. Please note that standard text messaging fees may apply.

As a reminder, please be sure that we have your correct cell phone number on file to ensure that you receive your One-Time Passcode to process your purchase. You may stop by either of our locations or call us to verify your phone number.

If you have any questions, please contact our debit card department at 606-593-5151.

Thank you for allowing us to serve your financial needs!

Sincerely,

Farmers State Bank