DEBIT CARD FAQ

Q: How do I dispute a charge on my account?

A: Contact our Customer Care Center, visit any branch office, or chat via Online Banking to dispute a charge. You will need to provide the date, dollar amount, merchant name, and transaction type (check/ACH or debit card).

Q: How do I reset my Debit Card PIN?

A: You can change the PIN Number on your card at any of our ATMs or by calling our Telephone Banking Card Services at 844-378-7081, Option 4.

Q: My card is lost or has been stolen, how do I report this and get my card closed?

A: There are several options! Before you do anything else, please log in to our online banking or mobile banking platform and deactivate your card.

In either mobile banking or online banking, select "Card Management" at the bottom of the main screen and toggle to "off." You will need to confirm that you want to lock your card. You may then continue to "report card lost/stolen."

You may also call 844-378-7081 and select option 2.

Q: How do I obtain a new debit card?

A: You may contact our Customer Care Center to have a new card mailed to you, or you may visit any of our branches during lobby hours for an instant issue debit card.

Q: Why am I receiving a text, email, or call from the "Fraud Center"?

A: The Fraud Center is acting on behalf of Hebron Savings Bank. The Fraud Center is a service that we use to help identify fraud as it occurs and attempt to prevent future fraud before it happens. If fraud is suspected, transactions are declined at the point of authorization in an effort to prevent loss. The Fraud Center will attempt to text, email, or call the Cardholder in order to validate the authenticity of the authorization. A simple response of "Valid" or "Fraud" is all that will be required as a response.

We will never text, email, or call requesting you to provide full account numbers, social security numbers, or any personal information. Before responding, you can contact our Customer Care Center to confirm the validity of the call.

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Q: What if my Fraud Center response is an error?

A: Contact the Fraud Center number provided in the text, email, or voicemail that notified you of the alert immediately. You can also contact our Customer Care Center or your local branch during normal business hours.

Q: If a transaction is declined due to suspected fraud, but I validate that it is not fraud, can I attempt the purchase again?

A: Yes. A valid response that the transaction is not fraudulent will reactivate the card and allow you to retry the transaction. However, if the transaction is foreign, you will need to speak to a bank representative to allow the transaction.

Q: How do I update my contact information to ensure I receive Fraud Alerts?

A: To update your contact information, you can edit your profile on the Hebron Savings Bank mobile app or contact our Customer Care Center for assistance.

Q: I do not have text messaging services. Can I still receive Fraud Alerts?

A: Yes. We will communicate with you via email and phone call. Please ensure your correct email address and phone number are on file.

Q: What else can I do to protect myself against debit card fraud?

A: Consider using My Card Rules within the Hebron Savings Bank mobile app. This is a free service that allows you to monitor when your debit card is used. You can set spending limits, location restrictions, and limits where your card can and can't be used. In addition, via Online Banking or Mobile Banking, you can turn your card off if it is misplaced or stolen or if you suspect fraud. You can also monitor your accounts through Online Banking, the Hebron Savings Bank mobile app, or our Telebanc phone system.

It is important to keep your contact information up to date to ensure you are receiving alert information pertaining to your account.