



PENINSULA PONDERINGS FALL 2018



THE MARBLEHEAD BANK - THREE CONVENIENT LOCATIONS

6 Things You Can Do to Avoid Fraud

1. **Spot Imposters** – Scammers often pretend to be someone you trust, like a family member, charity or accompany you do business with. Don't send money or give out personal information in response to an unexpected request. Whether it comes as an email, text or phone call.
2. **Do online searches** – Type a company or product name into your favorite search engine with the words like "review", "complaint" or "scam". You can even search for phone numbers to see if other people have reported them as scams.
3. **Don't believe your caller ID** – Technology makes it easy for scammers to fake a caller ID information, so the name and number you see aren't always real. If someone calls asking for money or personal info, hang up. If you think the caller may be telling the truth, call back to a number you know is genuine.
4. **Consider how you pay** – Credit cards have significant fraud protection built in, but some payment methods don't. Wiring money through services like Western Union or Money Grams is risky because it's nearly impossible to get your money back. That is also true of reloadable cards and gift cards. Government offices and honest companies won't require you to use these methods as payment.
5. **Talk to someone** – Before you give up your money or personal information, talk to someone you trust. Con artists want you to make a decision in a hurry. Slow down, check out the story, do an online search, consult an expert, or just talk to a friend.
6. **Sign up for free scam alerts from the FTC at ftc.gov/scams.** - Get the latest tips, and advice about scams sent right to your inbox.



My Mobile Money

The Marblehead Bank has introduced the My Mobile Money app. This app can be used on any smartphone. The app offers mobile card controls and monitoring solutions for your banking needs. The key features include account management which enables a cardholder to conduct balance inquiries and transaction histories. Cardholders can set control and alert preferences for your location, merchant type, transaction type and spending limits.

Location services alert if the device location is not in the geographical proximity of where your card is used. You can also set regions to use the card in and not to use it in.

Transaction controls allow a cardholder to set specific transaction parameters by type (in-store, on-line, mail/phone orders etc.) Cardholders can also set spending limits.

And one of the best features is the ability to turn your card off if it happens to be lost, stolen or misplace.

Go to your app store and search for the "My Mobile Money Access" app. Be sure to have your card with you while signing up for the app. Follow the simple directions and download the app to your phone.

And that's it – you are ready to use My Mobile Money Access!

If you have any problems getting signed up, just give us a call at 419-732-6263 and we will be happy to assist you.

Mark your Calendars for the Following

Bank Closed November 12th in observance of
Veterans Day
November 22rd Thanksgiving – Bank Closed
November 23rd Annual Marblehead Tree Lighting
December 8th – Village Lights and Polar Plunge
December 25th Christmas Day – Bank Closed

SHOP LOCAL- EAT LOCAL- SAVE LOCAL

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