



Holiday shopping means that you are probably using your debit card more than normal. With the recent increase of incidents involving card fraud, it is important to do your part to minimize the risk of becoming the next target.

Here are a few safety tips that can help keep your debit card information safe this holiday season—and all year long:

1. **Make sure Peoples Bank has your current contact information.** This is critical for our [fraud monitoring service](#) to have if an issue occurs.
2. **[Sign up for Guardian Text Alert Service.](#)** This service notifies you if any of the following occurs:
 1. Transactions with your card have been approved outside of the US
 2. Transaction with your card was \$300 or more
 3. Transaction was approved without your card present
 4. Transaction declined on your card
3. **Know your card limits.** Your debit card has a daily limit of \$500 for ATM cash and \$1,000 daily limit for purchases. Please contact us if you need to exceed your limit.
4. **Shop on legitimate websites.** Shopping online is easy and convenient, but make sure you are visiting the actual websites for reputable, legitimate businesses for your purchases. Scammers are good at creating legitimate-looking ads and emails designed to draw you into elaborate phishing schemes to make off with your debit card information. Rather than clicking on links in emails or ads on webpages, the safest bet is to type the web address of the store you want directly into your browser bar, or use a search engine if you are not positive on the store's web address.
5. **Make sure online shopping is secure.** Before you enter your debit card information into a site's checkout process, look for "https://" in the website address bar. If the "s" is not there, your information may not be encrypted when transmitted. So, even if the site itself is legitimate, your card information may be vulnerable.
6. **Use online banking tools.** Use [our mobile app or online banking service](#) to keep an eye on your balance and recent transactions, and notify us right away if you notice any unauthorized activity. **Think twice about where you click "checkout".** Shopping online is easy, but if you are at a coffee shop, hotel or anywhere else on an unsecured WiFi connection, consider waiting to enter your debit card information until you are back on a secure network again.
7. **Be careful in stores.** If you are going to do shopping at the mall or at other retail stores, use some common-sense tips to keep your information secure, including keeping your card in a wallet or purse.