Card Guardian™ Program FAQ

What is the Card Guardian™ program?

In order to provide extra security that's quick simple and secure, we have implemented two new systems to ensure online purchase protection as well as point of sale transactions using your MasterMoney™ Debit Card. We are partnering with MasterCard™ SecureCode™ to add protection against unauthorized use of your Debit Card via the internet. We also offer a real-time Fraud Alert system which monitors your Debit Card transactions and protects you against suspicious account activity.

What is MasterCard™ SecureCode™ and how does it work?

When you make an online purchase from a participating vendor, you will be asked to register your card and create your own SecureCode™. The SecureCode™ acts as an extra layer of protection and works just like using a PIN at an ATM. When you correctly enter your SecureCode™, we will confirm that you are the authorized cardholder, and your purchase will be complete!

How can I find MasterCard™ SecureCode™ participating merchants?

Access the list of SecureCode™ participating merchants by logging on to www.tbonm.com and clicking on the Card Guardian link on the home page.

What is the Fraud Alert system and how does it work?

If we detect suspicious activity in your account, the fraud detection center will call you to verify your transactions. You will be asked to confirm your identity and any recent transactions, all through the convenience of a touch-tone phone. You will also have the option to speak to a person if you have other questions. When fraudulent activity has occurred, your card will be discontinued, protecting you and your credit. Let us know the dates you will be traveling (to another state or overseas). This way, we are aware that your transactions may be unusual for the time period you are gone.

If I miss the call from the fraud detection center is my card automatically deactivated?

From the time suspicious activity is detected, the fraud detection center will attempt to reach you twice daily (between the hours of 8:00 a.m. and 9:00 p.m.) for two days. If they are unable to reach you, they will leave a message with instructions including a phone number and pass code for you to respond via a touch tone phone. On the third day, if you are still unresponsive, your Relationship Manager will attempt to contact you and a decision will be made regarding the deactivation of your Debit Card.

If fraud is detected in my account, what will happen?

If fraud is confirmed, your card will be deactivated. You will receive a new Debit Card and PIN mailer within 7-10 business days. Your account number and checks will remain the same; your Debit Card number will change.

Why choose The Bank of Northern Michigan?

- Independently owned, full-service bank
- Invested in long-term consultative relationships
- Decisions made locally by experienced bankers
- Responsive, reliable and consistent personal service
- Simply the best local business banking experience

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