



Heritage Bank is committed to protecting your personal information. That's why we're introducing new debit card fraud alerts so you get notified as soon as we detect possible fraud on your account.

Notification Process

When we detect potential fraud on your account, you'll receive an automated text message from our fraud center. The text message will ask whether the transaction is authorized or not and for you to respond accordingly. If the transaction is authorized, no further action is required. If the transaction is not authorized, your debit card will be blocked and you will be contacted by one of our fraud specialists.

FAQs

When will I be notified of a fraudulent transaction?

You will be notified by text message or phone call as soon as we detect possible fraud on your account.

How do I register for alerts?

No registration is necessary. As a Heritage Bank debit card holder, you are automatically enrolled in this free service.

Does this new service cost anything?

No. This service is free to all Heritage Bank debit card holders and there is no charge for the text messages you receive from us.

Why do some transactions appear as suspicious?

Our fraud center monitors current fraud trends and typical customer card activity daily. There are certain factors that they look for that may indicate fraud on an account, including the transaction amount, location, merchant type, or making multiple transactions back-to-back. If they suspect that there may be fraud on your account, they will trigger the text message and phone call alerts.

If the transaction is fraudulent, can I still use my debit card?

No. Your debit card will be blocked temporarily and unavailable for further use. A fraud specialist will contact you right away to discuss next steps.

How do I verify or update my contact information?

It's important to keep your contact information up to date at all times. To verify or update your contact information, call our Customer Service Center at 800-455-6126 or visit your local branch.

What if I don't have a text messaging service on my phone?

If your phone doesn't support text messages, you will still receive an automated phone call to notify you that there's suspected fraud on your account.