

YOU'VE WORKED HARD
FOR YOUR BUSINESS



PROTECT IT FROM FRAUD.

Enhanced Security Measures

Bank First offers enhanced security measures in connection with checking and electronic item processing for your business banking accounts. While Bank First maintains industry standard anti-fraud measures, we cannot guarantee that your account will never be affected by fraud. Based on your activity, we strongly advise you consider adding enhanced security measures to avoid potential liability for fraud on your account. We offer the following:

- **Check Positive Pay.** This product reduces the risk of unauthorized checks from posting to your account(s), minimizing check fraud. As your company issues checks, information (such as check number, dollar amount and payee), is electronically transmitted to Bank First. When your checks are presented for payment, we compare this information to ensure it matches the check number, dollar amount and payee. If it doesn't, Bank First will notify you and give you the ability to view the image and make a decision to pay or return the check.

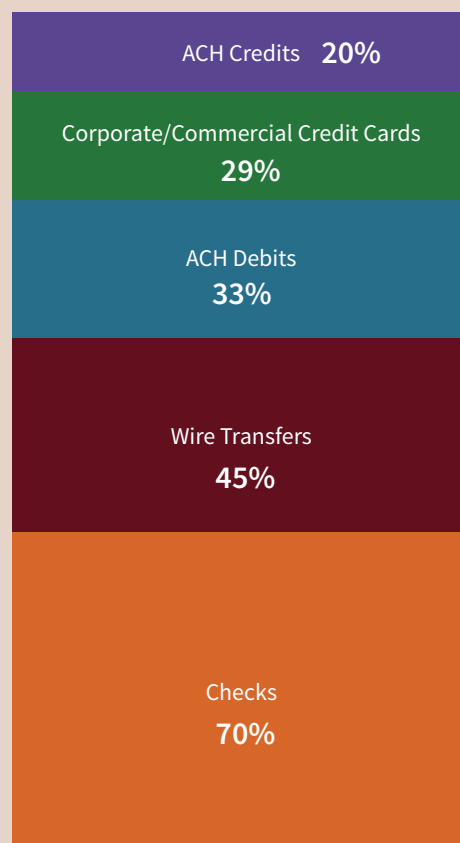
- **ACH Positive Pay.** This product reduces the risk to your account(s) from unauthorized ACH debit or credit transactions. You permit only pre-authorized ACH transfers to post to your account. Bank First will notify you in the event of an attempted unauthorized transaction, which you then have the option to allow the ACH to post or return the item within the 24-hour time limit to the originating bank.

- **Dual Control.** This product reduces the risk of fraud by requiring two different users, each with their own user ID and password, touch each internal wire and ACH transaction. All online transactions require one person to initiate the transaction and a second person to verify the transaction before it is submitted for processing. There is no cost for this service.

Contact your Relationship Manager today to ensure your accounts are protected in the best possible way.

Payment Methods that were Targets of Attempted/Actual Payments Fraud in 2018

(Percent of Organizations)



Source: www.AFPonline.org



BankFirst

IT'S DIFFERENT AT FIRST



www.BankFirstWI.bank



Member
FDIC