

Security focus

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Automated Teller Machines (ATMs) are a quick way to access cash and other bank services without having to step foot in your financial institution. However, don't let the convenience come at an inconvenient price. Consumers should use extra precaution when using ATMs to ensure personal safety as well as the safety of their account information. The following tips are provided as a guideline to increase consumer awareness.

YOUR ATM SAFETY AND SECURITY

PROTECT YOUR CARD INFORMATION

Treat your debit card as you would cash. Store your card in a secure place. Do not write down or share your Personal Identification Number (PIN) with anyone. Avoid using PINs that can be easily identified such as birthdates, phone numbers or social security numbers.

CHECK YOUR SURROUNDINGS

Be cautious of the ATM's location. Only use ATM's in well lit and open areas at night. Check for any surrounding items (i.e. trees, overgrown bushes, signs) in the area that would block your access or visibility of the ATM. Before inserting your card, quickly check for any potential damage or tampering with the machine. If you suspect anything out of the ordinary while using or approaching the ATM, it is better to be safe than sorry. Do not use the ATM. As a courtesy, contact the bank who owns the ATM or business owner where the ATM is located to advise them of your concerns.

PERSONAL SAFETY

Always turn off and secure your vehicle when leaving to use an ATM. Only take with you what is necessary to conduct your ATM business. The less distractions the better. With free hands, you can better protect and secure yourself and your information. If using a drive thru ATM, keep your car turned on, lock and roll up the passenger side doors and windows.

PERSONAL SECURITY

Be cautious and courteous when conducting business at an ATM with others around. Provide enough space in front of you for those ahead to complete their transaction safely and privately. When using an ATM, use your body or hand to cover the screen and PIN entry to prevent watchful eyes or hidden cameras from seeing your information or actions. Conduct your ATM transactions quickly and efficiently.

COUNT YOUR CASH LATER

Once you have completed your transaction, refrain from counting your cash at the ATM or out in a public location. Wait until you are in the safety of your car or a private location.

TAKE YOUR TRANSACTION RECEIPT

Keep your ATM receipt to compare to your account statement to ensure accuracy of the transaction. Never leave the receipt at the ATM and ensure you discard it in a secure manner. Report any discrepancies, either with the transaction amount or fee amount, to your bank.

REPORT LOST OR STOLEN CARDS

Contact your bank as soon as possible to report your card as lost or stolen. The sooner you contact the bank, the quicker your bank can work with you to prevent unauthorized transactions and minimize potential loss.

PROTECT YOURSELF

If confronted by an assailant while conducting ATM business, protect yourself as best as you can. Comply with the attacker's demands to avoid escalated confrontation or physical harm. Take mental note of any physical details regarding the assailant or interaction to later report to authorities as soon as it is safe to do so. If you notice an altercation occurring between other individuals, do not attempt interject, contact the local authorities.



BEWARE OF "SKIMMERS"

Hidden equipment, such as pinhole cameras and card reading devices, are installed to acquire your card data and/or personal identification number (PIN). Often, the ATM or Point of Sale machine has been tampered.

The stolen data is then encoded onto a counterfeit card, which is used to make purchases or withdraw funds without your knowledge.



Monterey County Bank is the oldest locally owned, locally managed bank servicing the Monterey County for over 35 years with locations in:

☞ Monterey ☞

601 Munras Avenue
Monterey, CA 93940
☎ (831) 649-4600

☞ Carmel Rancho ☞

3785 Via Nona Marie
Carmel, CA 93923
☎ (831) 625-4300

☞ Pacific Grove ☞

542 Lighthouse Avenue
Pacific Grove, CA 93950
☎ (831) 655-4300

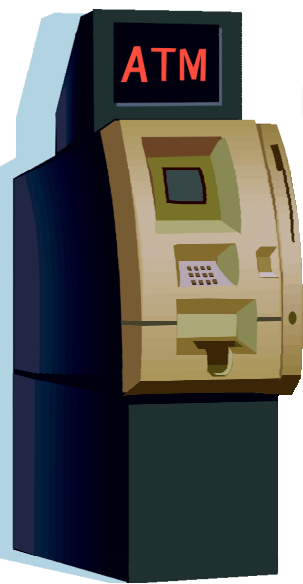
☞ Salinas ☞

1127 South Main Street
Salinas, CA 93901
☎ (831) 422-4600



Monterey County Bank has ATMs located at the Monterey and Salinas branch locations.

Off-site ATM located in Big Sur, CA at Big Sur River Inn.



Your BANK working for YOU

If you have any questions or concerns regarding your account please stop by or contact your local branch for additional assistance.

We encourage you to review our website, www.montereycountybank.com, for security tips and consumer alerts. If at any time you have questions regarding security or possible fraud, please contact our main office at (831) 649-4600 or you may send an email to electronic_banking@montereycountybank.com.

