



*The rising incidences of Identity Theft and Account Compromises are a major concern for all participants in the banking industry. Becoming more prevalent are cases of theft due to online scams. As a direct result of these thefts, consumers and financial institutions suffer fraud losses, unanticipated operational expenses, and consumers are inconvenienced significantly. The following information is provided to enhance your awareness, minimize potential risk, and protect you and your personal account information.*

**COMMON TYPES OF ONLINE SCAMS TO BE AWARE OF...**

➤ **The DO's and DON'Ts**

EXAMPLES OF BEST PRACTICES FOR PROTECTING YOUR INFORMATION	
<b>DO</b>	Regularly review your account statements for accuracy and contact the bank to report any unauthorized or unusual activity as soon as possible.
<b>DO</b>	Regularly review your credit report. Immediately report any discrepancies to the proper authorities and reporting agencies. Consumers have the right to a free credit report every 12 months. To order your free credit report, visit: <a href="http://www.annualcreditreport.com">www.annualcreditreport.com</a> or call 1-877-332-8228
<b>DO</b>	Store any files or documents that may contain sensitive information in a safe and secure location. Additionally, shred or destroy any documentation that may contain sensitive information prior to discarding.
<b>DO</b>	Validate that you are logging in to Monterey County Bank's secure website. MCB has implemented enhanced log in features to ensure your online account information is secure and not easily penetrated by thieves. Refrain from using simple log in IDs as well as using the same IDs for multiple web access accounts.
<b>DO</b>	Always ensure Monterey County Bank has the most current information on your account records. If you have moved or your information has changed, contact your local branch as soon as possible to request an account update.
<b>DON'T</b>	Respond to requests for personal account information received via email, text message, or phone. No bank employee or company affiliated with Monterey County Bank will contact you requesting sensitive data without proper identification and verification. If you are contacted from a suspicious source or are unsure if the notification is valid, don't release any information and contact the bank as soon as possible.
<b>DON'T</b>	Click on links or open attachments included in emails, websites, or popup messages from an unknown source.
<b>DON'T</b>	Share your Internet Banking log in information or other access credentials. To prevent unauthorized access or activity to your account request separate access accounts be established. If you think an account may have compromised, immediately try to change your password and contact the bank for further assistance.

- **Phishing (fishing):**  
Is a scheme used to lure unsuspecting consumers by phone, email or pop-up messages online into providing personal or account information.
- **Spoofing or Spoofed Sites:**  
Is part of an online scam that leads consumers to websites that resemble legitimate bank or company websites where consumers are asked to input personal or account information.
- **Virus or Malware:**  
Are harmful programs that install and infect computers that are designed to corrupt systems and steal personal or account information.



*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  
(P): 831-649-4600

**Carmel Rancho:**  
3785 Via Nona Marie  
Carmel, CA 93923  
(P): 831-625-4300

**Pacific Grove:**  
542 Lighthouse Avenue  
Pacific Grove, CA 93950  
(P): 831-655-4300

**Salinas:**  
1127 South Main Street  
Salinas, CA 93901  
(P): 831-422-4600

➤ **Your BANK working for YOU**

Please rest assured Monterey County Bank is taking extra precautions to maintain your identity and secure your personal information by taking additional steps to validate account requests received in a non-face-to-face manner. Please know we are implementing these measures for additional security of your account. We will continue to work on your behalf to reduce identity theft and account fraud.

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

For questions regarding Online Banking please contact our Merchant Services Department at: (831) 625-2345 during regular business hours: Monday–Friday, 8:00am–5:00pm PST.

Visit our website at: [www.montereycountybank.com](http://www.montereycountybank.com) for important bank news and consumer alerts.