



PROTECT YOURSELF AGAINST DEBIT CARD FRAUD

WHAT MCB CARDHOLDERS NEED TO KNOW

Your MCB Visa Debit Card provides you with an easy and convenient way to pay for everyday purchases as well as get cash when you need it. Unfortunately, debit card fraud is on the rise – and the more you use your card, the more you need to protect yourself. All debit card users need to know about a new threat called “skimming”.

WHAT IS DEBIT CARD SKIMMING?

Card skimming occurs when the electronic information contained on the magnetic stripe of your debit card is stolen, counterfeited and used to obtain funds from your account without your authorization. Hidden equipment, such as pinhole cameras and card reading devices, are installed to acquire your debit card data and 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.

TIPS TO HELP YOU FIGHT DEBIT CARD FRAUD

Fortunately, there are steps you can take to protect yourself against skimming and other forms of fraud. To avoid becoming a victim of debit card fraud, Monterey County Bank offers these tips:

- Protect your debit card as you would cash. Do not leave them in a place where criminals can gain easy access to them.
- Memorize your PIN number. Do not use your birth date, address, phone number or social security number. Never store your PIN with your card, and do not make it available to others.
- As you enter your PIN, cover the key pad with your other hand to make sure no one is watching.
- Check your bank statements immediately. Make sure all payments are yours.
- Check your account balance and transactions often, by utilizing online banking, telebank, or by calling your local branch.
- Keep your receipts. You'll need them to check them against your statement. If they have your account number on them, tear up or shred receipts before throwing them away.
- Mark through any blank spaces on debit slips, including the tip line at restaurants, so the total amount cannot be changed.
- Know your limits. Many issuers limit daily purchases and withdrawals for your protection.
- Do not use an ATM if it looks suspicious, it could be a skimming device.
- Do not give your PIN number to anyone over the phone, often thieves steal the cards and then call the victim for their PIN, sometimes claiming to be law enforcement or the issuing bank.
- Report lost or stolen cards immediately. The sooner you let us know, the sooner we can block the account and prevent any unauthorized transactions.

If you feel your card has been compromised, it is important to notify us immediately. Please contact us at (831)649-4600 or at (800) 472-3272 for afterhours customer support.

BE AWARE. PROTECT YOURSELF.