

Security focus

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”.

➤ Tips To Help You Fight Debit Card Fraud

1	Protect your debit card as you would cash. Do not leave them in a place where criminals can gain easy access to them.
2	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.
3	As you enter your PIN, cover the key pad with your other hand to make sure no one is watching.
4	Check your bank statements immediately. Make sure all payments are yours. Immediately report any suspicious or fraudulent transactions to your local branch for further assistance.
5	Review your account balance and transactions often by utilizing internet banking, telebank, or by contacting your local branch.
6	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 the receipts prior to throwing them away.
7	Mark through any blank spaces on debit slips, including the tip line at restaurants, so the total amount cannot be changed.
8	Know your limits. Many issuers limit daily purchases and withdrawals for your protection.
9	Do not use an ATM if it looks suspicious, it could be a skimming device.
10	Do not give your account or 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.
11	Report lost or stolen cards immediately. The sooner you let us know, the sooner we can block the account and prevent any unauthorized transactions.

➤ ENFACT - Electronic Neural Fraud Analysis and Card Tracking

In relation to MCB's Visa Debit Card, MCB offers a no-cost integrated risk-mitigation service called EnFact. EnFact is a neural network software that detects abnormal usage patterns and possible fraudulent activity. This system learns cardholder spending patterns, observes changes, and adjusts profiles to predict fraudulent activity. For each transaction, EnFact will consider the cardholder's past activity and score the transaction with a value. A high value score may cause the transaction to decline at the point of purchase, as a higher score means there is a concern that the transaction is not being conducted by the cardholder. Should this be the case, MCB representatives will make every attempt to contact our cardholders as soon as possible to verify "Fraud" or "No Fraud".

It is important to ensure that MCB has the most current and best means of contact information for you at all times to ensure we can notify you of suspicious or fraudulent activity as soon as possible.

➤ 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.

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

Lobby hours are Monday - Thursday, 9:00am - 4:00pm (PST) and Friday, 9:00am - 6:00pm (PST).

For questions regarding Internet 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 for important bank news and consumer alerts.

What is Card Skimming?

Card skimming occurs when the electronic information contained on the magnetic stripe of your debit or credit 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 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
(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