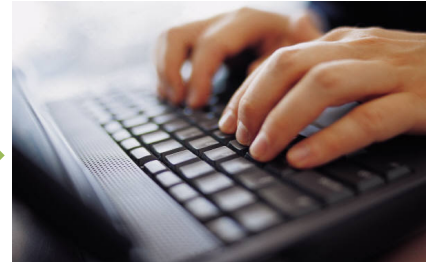


Security *focus* ➤ ➤ ➤

At Monterey County Bank, the security of customer information is a priority. We are strongly committed to the safety and confidentiality of your records. Every day, unscrupulous individuals are busy developing new scams targeting the unsuspecting public. One of the best ways to avoid fraud is to become an educated consumer.

➤ Safeguarding Your Information

1	Watch out for copycat websites that deliberately use a name or web address very similar to, but not the same as the real one. The intent is to lure you into clicking through to their website and giving out your personal information, such as a bank account number, credit card number or Internet Banking login information. Monterey County Bank's website address is: www.montereycountybank.com
2	Always use your pre-established links to access websites and avoid clicking on links in unsolicited e-mails. If you ever receive a suspicious e-mail representing itself as Monterey County Bank, please forward the message in its entirety to electronic_banking@montereycountybank.com .
3	Ensure that your own personal computer has updated anti-virus and firewall protections. Apply security patches for all of your programs and operating systems regularly.
4	Passwords should be unique to you and changed regularly. Do not use birthdays or other numbers or words that may be easy for others to guess. Never write down your password or give it to another person.
5	Monitor your account activity frequently using our free Internet and Telephone Banking services.
6	Always look for your unique Authentication Image and Passphrase that was established when you first enrolled for Internet Banking to ensure you are on to our secure website.
7	Do not release sensitive information to unknown callers or send sensitive information through unsecured email accounts.



For personal accounts, limitations on your liability for unauthorized electronic funds transfers and other electronic errors that are covered by Regulation E are explained in the EFT Disclosure Statement in our MCB Standard Disclosure. However, if you use internet services for any business activity, you assume all risk of loss for unauthorized transfers and payments, and you must establish your own internal security procedures for employees you authorize to prevent all unauthorized use by other employees or persons. Terms and Conditions for use of our Internet Banking services are explained in our Internet Banking Services Agreement.

➤ Security Callbacks and Reporting Errors

Please keep in mind that we will never ask for or email you requesting your internet banking password or account information. A bank representative will however call to confirm any new Electronic Banking enrollments, recent account changes to security information or regarding your internet activity should we see something of concern in your login patterns. If you are ever unsure of the identity of the representative you are speaking to, do not release information, and contact your local branch at the primary phone number to verify the security callback. If you plan to travel and use your Internet Banking or debit card, it is very helpful to call us in advance to avoid your account being temporarily disabled or blocked for security purposes.



In case of errors or questions about your electronic transfers or if you think your statement or receipt is inaccurate, contact your local branch as soon as possible for further assistance. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

➤ 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.

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

We encourage you to review the website regularly for information 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.



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