

Security focus

At Monterey County Bank, the security of customer information is a top priority. We are strongly committed to the safety and confidentiality of your records. Financial Institutions work closely with Card Companies to protect and monitor accounts for suspicious activity. Below are a few tips you can do to help protect your accounts.

PROTECT YOURSELF FROM FRAUD

- ✔ Review and monitor your bank and credit card statements for evidence of unauthorized activity.
- ✔ Report to your bank or credit card company if you have identified fraudulent, suspicious, or erroneous activity to your account. Keep in mind that cardholders are not held liable for fraudulent charges made by unauthorized parties if the activity is reported to the bank or card issuer in a timely manner.
- ✔ Shred or properly dispose of any documents or hardware that contain personal, financial, or medical records that contain sensitive information. Store sensitive documents in a secure location.
- ✔ Do not release sensitive information to unknown sources via email, text or phone messages. Financial Institutions or legitimate companies should not request this information from consumers in this manner. Do not respond to the request. Instead, contact your bank or company directly to confirm that the request is valid before releasing any information.
- ✔ Whether you are banking, shopping, or signing up for services, refrain from releasing sensitive information to unencrypted websites. If a website is encrypted, the full website address will begin with "https://www...", whereas the "s" stands for secure. This is also important to take note of when using a public wireless network.
- ✔ Create strong passwords using a combination of letters, numbers, and special characters when permitted. Avoid using common passwords such as names or special dates. Don't use the same password for multiple accounts.
- ✔ Ensure your computer's anti-virus software, operating systems, web browser, and firewalls are always up-to-date.
- ✔ Protect your Personal Identification Number (PIN). Never write it down or share it with anyone. Enter your PIN discreetly when using an ATM or pinpad.

KNOW THE RED FLAGS

- 🚩 Unauthorized transactions on bank or credit card account statements.
- 🚩 Receipt of bills or statements for services or accounts you are unfamiliar with or did not authorize.
- 🚩 Non-receipt of bills, statements or other mail.
- 🚩 Calls or letters from debt collectors regarding unfamiliar debts.
- 🚩 Notification from the IRS regarding your SSN or multiple tax return filings.
- 🚩 Unfamiliar or unauthorized accounts or inquiries on your credit report.
- 🚩 Medical insurance plan rejects a claim.
- 🚩 Businesses refuse to accept your personal checks.
- 🚩 Notice from your bank or credit card company that your information was compromised.

WHAT TO DO IF COMPROMISED

- ➡ Add a fraud alert and/or credit freeze to your credit report by contacting one of the three credit agencies.
- ➡ File a complaint with the FTC at ftc.gov/complaint or 1-877-438-4338; TTY: 1-866-653-4261. Your completed complaint is called an FTC Affidavit.
- ➡ File a report with your local authorities and provide your FTC Affidavit to create an Identity Theft Report.
- ➡ Continue to monitor your accounts regularly and report unusual or unauthorized activity as soon as possible. Dispute discrepancies with the appropriate agencies.

ORDER YOUR CREDIT REPORT

Consumers have the right to request a free credit report from all three nationwide credit reporting agencies every 12 months by visiting www.AnnualCreditReport.com or by calling (877) 322-8228.

You may contact the nationwide credit reporting agencies at:

EQUIFAX

(800) 525-6285
P.O. Box 740241
Atlanta, GA 30374-0241
www.equifax.com

Experian

(888) 397-3742
P.O. Box 9532
Allen, TX 75013
www.experian.com

TransUnion

(800) 680-7289
Fraud Victim Assistance Division
P.O. Box 6790
Fullerton, CA 92834-6790
www.transunion.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

➤ 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.