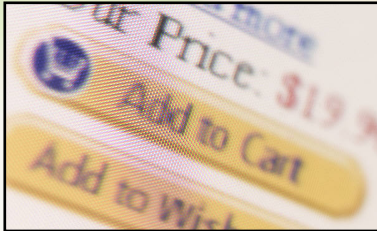


# Security focus



With technology constantly at our fingertips, an increasing number of consumers are turning to the internet for the conveniences of online shopping. To avoid the hassles of huge crowds and long lines at their local retailer, consumers are quick to take advantage of the bigger selections, best deals, free shipping and fast delivery by conducting their purchases online. If not handled properly, the smallest transaction processed online could amount to you paying the largest price in the end. The following tips have been provided to help consumers prevent potential identity theft and financial loss.

## BE CAUTIOUS WHEN SHOPPING ONLINE



### INSTALL ANTIVIRUS SOFTWARE

Always ensure the latest security updates are downloaded and run a full system scan of your computers regularly.



### PAYMENT INFORMATION

Refrain from using the "store my card information" feature. When feasible, use a credit card versus a debit card. Credit cards offer additional fraud protection programs. Debit card information when compromised can link a thief directly to your bank account. Review your statement regularly for unauthorized activity.



### PROTECT YOUR IDENTITY

For general purchases, there is no reason a website should request your Social Security Number.



### SECURE CONNECTIONS

Use websites that use added security measures to protect your information. Secure websites can be identified in a number of ways. Web browsers will display a closed padlock icon if the page is secured by Secure Sockets Layer (SSL). Additionally the website URL will begin with "https://", whereas the "s" indicates the website is secured. Many websites also utilize Extended Validation (EV) Certificates that turn the URL bar green to indicate you are accessing a legitimate website.



### SHOP AT TRUSTED SITES

While some websites may appear to have the best deals, be wary when browsing or purchasing from unfamiliar websites. You should also check the website's purchase policies, read customer reviews and visit the Better Business Bureau website for any consumer complaints.



### Beware of Fake Websites

Many common online scams are known as "Phishing" or "Spoofing". Fraudsters fish for individuals using spam emails or pop up messages that attempt to deceive them in to providing personal or sensitive information. These emails or popups may also attempt to lure the unsuspecting individual to a fake website where they are then asked to disclose information.



### LIMIT WHAT YOU POST ONLINE

Social media websites have become a major form of communication over the years. Be cautious of the information you share online. Once something is posted, it can easily and quickly be backed up, stored, or shared with millions of people in a matter of seconds. Avoid posting personal phone numbers or addresses. Be mindful when sharing personal details. Many times, this type of information is used in the form of security challenge questions and answers, thus weakening your security.



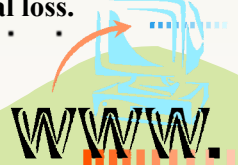
### PARENTAL SUPERVISION

Monitor and restrict your children's activities online. Through online games or mobile device applications, kids become an easy target for identity theft or unauthorized transactions. Discuss with your kids the dangers or releasing information online.



### USE STRONG PASSWORDS & PINS

For the strongest passwords, use a combination of as many letters, numbers, and special characters when possible. Refrain from using the same password for all websites. Avoid using names, special dates, or alpha numeric sequences that can easily be guessed.



### VISIT THE IC3 WEBSITE

For more information and tips on preventing online fraud or to file a complaint if you have been a victim to online fraud visit the Internet Crime Complaint Center by going to:  
[www.ic3.gov](http://www.ic3.gov)

The IC3 is a partnership between the Federal Bureau of Investigation (FBI) and National White Collar Crime Center (NW3C).



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

We encourage you to review our website, [www.montereycountybank.com](http://www.montereycountybank.com), for 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](mailto:electronic_banking@montereycountybank.com).

