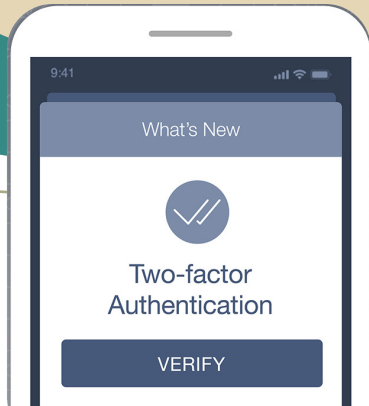


Two-factor Authentication

Feel even more secure about your
Online Banking experience!

COMING

SOON!



The security of your account is always a top priority at
**Monterey County Bank. That's why we're implementing a new
two-factor authentication (2FA) feature for online account access to
ensure your banking experience remains safe and secure.**

What does this mean?

You will continue to log in to online banking with your personal username and password. If the system does not recognize the device or network you are logging in on, you will be prompted to enter in a one-time passcode that is sent to you via SMS text or phone call. This security challenge is used to identify you and prevent unauthorized access to your information.

How does it work?

- 1 Log on to Internet Banking with your username and password.
- 2 If you receive a Security Challenge, select how to receive your one-time passcode.
- 3 Enter the code in the Passcode box to verify your identity and complete the log on process.

What about my Security Questions?

The use of Security Questions, such as "What is your favorite color?" or "What is the name of your favorite pet?," has become an obsolete security measure since answers to these questions can often be guessed, searched online, or found on social media. Security questions that were previously used to access Internet Banking, will be replaced with the new 2FA one-time passcode feature.

Questions regarding your Internet Banking account or don't have access?

Contact your local branch to speak with a representative to learn more or get set up today!

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Visit www.montereycountybank.com for the Bank's latest news and updates.

DISCLOSURE: Text and data rates may apply from your mobile service provider(s).