

# IMPORTANT DEBIT CARD INFORMATION

## Security You Need

Unfortunately, we all must be on guard to protect our personal information from fraud. As a cardholder, you can take steps to protect yourself from card fraud.

CardValet® is a tool within our mobile app that keeps tabs on your Santa Cruz County Bank debit card 24/7. When logged into your mobile app simply click on “Manage my cards.” This is a great tool for controlling both personal and business spending, balance and transaction review, and controls spending by setting limits or merchant types and sends alerts. You can also turn your card off, if you’ve discovered it’s missing.

## Fraud Monitoring — Real Time Protection

Our fraud monitor builds a profile of each cardholder and monitors activity 24/7 for suspicious transactions. You will receive an automated call when a suspicious transaction occurs.

You will be asked to:

- Verify recent transaction activity on your card.
- Use your touch-tone telephone keypad to respond to the inquiries.

Your response to this call is important to help stop actual fraud and to avoid restrictions that may be placed on your card. A sudden change in the location from which transactions usually occur, a high-cost purchase, a string of transactions from a merchant or ATM within a short time period, or a transaction that matches criteria of a known fraud trend may flag a transaction as suspicious.

Please let us know, as soon as possible, if your telephone number and/or email address changes, so we may contact you quickly if suspicious transactions occur. Call the toll-free number provided, if you have any questions.

## Tips to Protect Yourself From Fraud

Here are some additional tips to protect yourself from debit card fraud.

1. Do not use your debit card to pay at the pump. Gas pumps are notorious spots for skimmers. Skimmers are devices that scam artists attach to card readers to steal card data. You’re much safer paying inside the gas station or using a credit card.
2. Avoid using your debit card for online purchases. Debit card fraud is greatly reduced when debit cards are linked to a Mobile Wallet and the Mobile Wallet is used to make payments.
3. Unless for legitimate business purposes, never share your:
  - PIN
  - Address and ZIP code
  - Phone number
  - Date of birth
  - Social Security number
  - Card or account number
  - Card expiration date
4. In stores and at ATMs, always protect your card and PIN.
5. Never respond to emails that ask you to verify your card or account number, or that ask you to click on a link, which can result in spyware being added to your computer.

## Reporting a Lost or Stolen Card

To report your card as lost or stolen, contact Santa Cruz County Bank at 831.457.5000. After business hours, call 1.800.472.3272. ATM/Debit Card Business Hours are Monday – Thursdays 8AM–5PM and Friday 8AM–6PM.

## Transactions Outside the United States

Bank notification is required — international transactions will not be approved unless you give prior notification to the bank. Before you travel, please call Santa Cruz County Bank during business hours at 831.457.5000 with travel dates and the countries you will be visiting, or with the country the merchant is located. This will help avoid becoming a victim of international fraudulent transactions.

## Whenever or wherever you travel, always remember to take more than one form of payment with you.

After business hours, if you have a transaction declined or denied call the Fraud Call Center at 1.877.253.8964.