

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. Santa Cruz County Bank also helps you be vigilant against fraud with systems and tools.

CardValet is a free tool within our mobile app that keeps tabs on your Santa Cruz County Bank debit card 24/7. When logged in to your mobile app simply click on "Manage my cards." This is a great tool for controlling both personal and business spending on your debit card.

Review balances and transactions. Control spending by setting limits or merchant types and prevent fraud with alerts or by turning your card off if you noticed it is 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.
- You will use your touchtone telephone keypad to respond to the inquiries.
- You will be provided a toll-free number to call if you have questions.

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 inform us when your telephone number and/or email address change as soon as possible, so we may contact you quickly when suspicious transactions occur.

Tips to Protect yourself from fraud

Here are some additional tips on protecting yourself from debit card fraud.

1. Do not use your debit card to pay at the pump. Gas pumps are notorious spots for skimmers, 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. Using a credit card online offers better protection against fraud, faulty goods or a failure to deliver. Most credit cards include a 60-day chargeback feature to help cardholders settle disputes. With a debit card, it's up to you to work with the vendor to get your money back.
3. Unless absolutely required for a legitimate business purpose, avoid giving out 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. Online, you should never respond to unsolicited emails that:
 - Ask you to verify your card or account number; such emails are not sent by legitimate businesses
 - Link to websites; such sites can look legitimate but may collect data or put spyware on your computer

Reporting a lost or stolen card

To report your card as lost or stolen, contact us 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. Please call us 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 increasing 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 844.368.1831