



WHAT ARE THE QUESTIONS WE'LL NEVER ASK? WE'RE GLAD YOU ASKED.

We have an important question for you: Do you know the number to call if you ever you receive an unfamiliar text, phone call or email message from someone who says they're from Banc of California? Here it is: **877-770-BANC (2262)**

We suggest you keep it on hand, even in your contacts list along with your Relationship Manager's phone number, because with scams and fraud on the rise, it's important for you to know that we'll do all we can to protect your account information and your identity.

You Can Banc On It.

Scammers will pretend to be us, and pretend to care.

Scammers are bold, and they count on catching people with their guard down. They're also friendly and often get information by seeming to be nice and helpful, whether they reach you by phone, email or through a text message.

Still, if they ask certain questions or if you feel at all suspicious, please call us.

Here are some questions Banc of California employees will never ask and information we won't request:

- "What is your account number?"
- "What is the username and password on the account?"
- "May I have your full Social Security number, please?"
- "Could you provide the three-number code on the back of your credit card to verify it hasn't been stolen?"

Sometimes, it might not be a question a scammer asks, but rather a polite request, designed to gain your trust and confidence...and account information.

Here are some examples:

- "Someone tried to withdraw money from your account at an ATM. I can help you change your PIN and keep your account safe."

- "I can grant you a limit increase on your debit card. I just need your debit card number, expiration date and security code."
- "Please complete and return the form below so we can process the application."
- "Please download the attachment in this email to update your information."
- "Please call this special phone number immediately to fix a problem with your account."

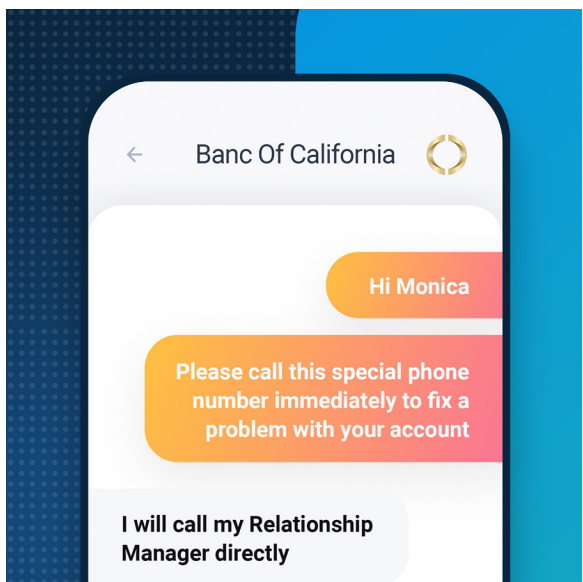


If you think you have experienced a phishing attempt, follow our Fraud Alert guidelines immediately by calling 877-770-BANC (2262) or the number on the back of your Banc of California cards. We're here to help protect your accounts and your money.

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Banc of California employees take pride in being helpful, responsive and professional with our clients. That's part of the Banc of California Difference.

Still, if you're talking to a con artist pretending to be an employee, we want you to be aware of the signs of potential fraud and when to disengage from a text, email or phone conversation. That's why information like this is important to be aware of and shared with your company employees.



Trust your instincts.

If something doesn't seem right with a phone call or message, hang up or delete the text.

If you know the phone number of your Relationship Manager, give them a direct call. They will always be there to make sure your accounts are protected.

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