



Help Prevent Fraud & Identity Theft

Security Precautions & Procedures Relating to your Commercial Banking Relationship with NCB

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Protecting privacy, security and personal information is the cornerstone on which National Cooperative Bank, N.A. ("NCB") and your relationship is built. While NCB employs numerous systems and safeguards to protect your information, we need your help to make your accounts and transactions as safe and secure as possible. Listed below are good practices that you can follow to protect your accounts and personal information while conducting business with us. With your help and NCB's safeguards you can feel confident that your information is being protected.

Mail Fishing and Check Washing

Mail fishing happens when thieves steal outgoing mail from U.S. Postal Service blue drop boxes before it can be picked up.

There are several ways to commit mail fishing:

- » Thieves will lodge a catching device inside the box and remove it before the scheduled pick up.
- » Thieves may also apply ultra-strength adhesive to a string, tie it to a water bottle or piece of cardboard, and manually pull up pieces of mail.

Gift cards, replacement debit or credit cards and/or checks (essentially any documents that can be cashed in, forged, or used to steal personal information) are stolen.

Thieves will often "wash" the stolen checks.

Check washing is the process of erasing details from checks to allow them to be rewritten, usually for criminal purposes such as fraudulent withdrawal from a victim's bank account.

Thieves can also use the account number and routing number from your checks to initiate electronic transfers.

What you can do-

- » Make outgoing payments via ACH/Electronic debit

If a check must be issued, follow the below tips to avoid mail fishing:

- » Use the letter slots inside your Post Office, or hand your mail directly to your letter carrier
- » For collection boxes: Drop your mail off as close to possible to collection time. Avoid dropping mail in collection boxes at night or during holiday weekends
- » Check to see if your mail dropped down into the mailbox and not hung up on any other surface
- » When dropping off mail, remain observant of cars and people who appear suspicious

Should you have any questions or concerns, or believe you are a victim of fraud involving one of your NCB accounts, please contact our Deposit Operations Fraud Department at 800-322-1251 ext 6093.

If you would like to discuss ways to protect your account from unauthorized activity, please reach out to your account manager.

