

**What is card skimming?**

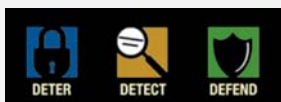
The most popular type of Card Skimming is when someone takes an extra swipe of your credit card. It could be a waiter, a store clerk, or anyone to whom you've handed your credit card for payment. Instead of just charging your card, the thief takes an extra swipe of your credit card into a small, hand-held device known as a skimmer. The skimmer extracts and stores the data from your card, giving the thief all of the information he or she needs to create a counterfeit card.

A skimmer can store card data from hundreds of different credit cards. Once information has been downloaded into the skimmer, it can then be downloaded into a computer and e-mailed anywhere in the world.



**Warning signs**

- A store employee takes your card out of your sight in order to process your transaction.
- You are asked to swipe your card through more than one machine.
- You see the employee swipe the card through a different machine to the one you used.
- You notice unauthorized transactions on your account or credit card statement.



Bank of Commerce will never request your personal information via an unsolicited email or phone call. We will never call you requesting your card number, PIN, expiration date, or 3-digit number. Please report any suspicious requests to [idtheftinfo@reddingbankofcommerce.com](mailto:idtheftinfo@reddingbankofcommerce.com)



**Detect suspicious activity:**

**Inspect your credit report.** California law requires the major nationwide consumer reporting companies to give you a free copy of your credit report each year if you ask for it.

**Visit** [www.AnnualCreditReport.com](http://www.AnnualCreditReport.com) or call 1-877-322-8228 to order

your free credit reports each year. You also can write: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

**TIP:** To get a free credit report all year long, view your Equifax report in February, Experian in June, and TransUnion in October.

**Inspect your financial statements.** Review financial accounts and billing statements regularly, looking for charges you did not make.



**Beware of "Free Trial Offers"**

**You will be signed up for a subscription.** Free Trial Offers are often a subscription service in disguise. The trick is to get your credit card number so they can bill you every month. The details of the charges are detailed in fine print in their terms and conditions.

**Not eligible for Reg. E claims.** Because the service is authorized by you when the submit button is clicked (by clicking submit you agree to their terms), the Bank is not obligated to work on your behalf to credit the money back. Unfortunately, the dispute is solely between you and the company.

**Defend yourself** Anything with a star (\*) after the words "Free Trial", means there are strings attached. Make sure to read all the fine print before deciding to accept the offer. Most products offered as Free Trials are available at your local pharmacy.