



BE IN THE KNOW

NEWSLETTER Vol. 17

Your safety is our business

Our electronic banking channels, Internet, Point of Sale (POS) and Automated Banking Machines (ABMs) allow you to enjoy the convenience of 24-hour banking, and we are seeing an increased use of these channels by customers. At NCB, we take the responsibility of safeguarding our customers' personal and financial information seriously. We maintain a high security programme for your protection and encourage you to play your role in ensuring that you protect yourselves as well.

We are committed to keeping you informed, aware, and vigilant in protecting your personal and financial information, while ensuring that you can use our systems with confidence.

In this issue of **Be In The Know** we provide valuable information that will ensure your safety and security as you conduct your transactions both in our branches and electronically.

A handwritten signature in black ink, appearing to read 'Audrey', is positioned above the printed name and title.

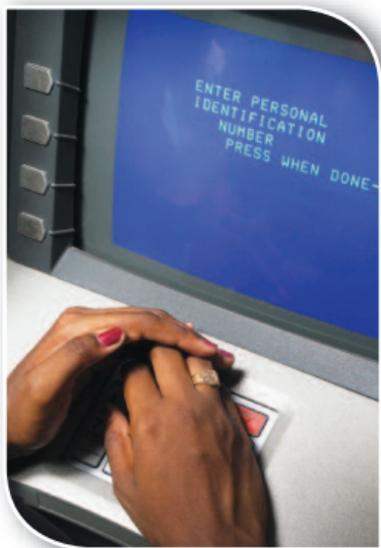
Audrey Tugwell Henry (Mrs.)
Senior General Manager, Retail Banking Division

How to protect yourself

We recognize that there are unscrupulous persons who try to fraudulently extract pertinent banking information from customers. This may occur at vulnerable locations such as restaurants or gas stations. At these locations your debit/credit card may be removed from your sight, thereby allowing the fraudster or his accomplice to capture the card information usually using a hand-held skimming device.

Here are a number of precautions that customers should take to avoid becoming a victim of fraud:

- 1.** Never allow your debit/credit card to leave your sight.
- 2.** Be very careful to only use reputable and verifiable companies/web sites when providing your credit card details for online purchases.
- 3.** ALWAYS PROTECT YOUR PIN. Do not allow persons to observe when you are entering your PIN.
- 4.** Never respond to internet solicitations for your credit card/personal information even if the request appears to be from your bank or credit card company.



- 5.** Observe your surroundings. For example, note any unusual placement of accessories in the ATM vestibule such as brochure holders placed right next to the ATM screen.
- 6.** NEVER allow anyone to accompany you into the ATM vestibule to assist with the use of your card, or for any other reason, when doing ATM transactions.

If you suspect that your card information has been compromised, contact your bank immediately!

NCB In Your Area



www.ncbfoundation.org

Kingston

- **University of the West Indies, Mona**

The Project H.O.P.E Math Camp received \$195,000.00 from the N.C.B. Foundation to assist with the staging of the camp which is aimed at exposing the CXC Mathematics syllabus to fifty (50) fifth form students attending inner-city high schools across the island.

- **St Patrick's Foundation**

The N.C.B. Foundation donated \$100,000.00 to the St. Patrick's Foundation Education Fund to keep hundreds of



children from inner-city communities, in schools. This financial assistance will help pay for tuition fees, and the purchasing of educational items such as books, uniforms and school bags.

Islandwide

- The N.C.B. Foundation recently selected fourteen (14) Parish Champion Award recipients including an Island Champion and 100 current tertiary students to receive the N.C.B. Foundation Tertiary Scholarship. The Parish Award recipients will each receive \$200,000.00 and the Island Champion will be awarded \$500,000.00 each year for the tenure of their undergraduate programmes. Students who are awarded grants will each receive \$35,000.00. In addition, the Foundation has established a "We Believe in You" Need Fund to assist students who show academic promise.

Know How Tips

from Horace Sinclair
Electronic Channel Manager
NCB Atrium

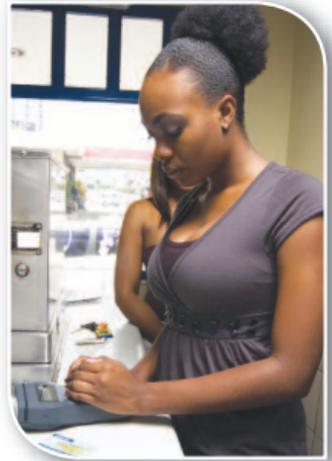


BANKING SAFELY

1. Shield your pin when entering it at any location, including when you are inside the ABM.
2. Frequently monitor your account statement/balance for any suspicious transaction.
3. When using ABMs always use one in a well lit location or one that is monitored by security personnel.
4. Treat your pin and password like your house keys... protect them. Never share them with anyone!
5. Retain your transaction receipt. Do not throw it away at the ABM site. Information on the receipt may be required should you need to make a query.
6. Report any suspicious activity immediately!

Did You Know?

Cloning is when an equipment is used to capture your card number or pin. Skimming is when a device is used to capture and transmit information from your card to the wrong parties. You can prevent your card from being skimmed or cloned! ALWAYS conceal your PIN to prevent your account details from being compromised.



Keep informed on any new security measures which NCB may announce from time to time. Be in the know and protect your personal information.

*For more details on how to keep your information safe contact **1888 ncb-first (1-888-622-3477)***



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