

Simple habits like these can help you feel confident that your financial information will stay private and secure.

Do This



Enroll in Online & Mobile Banking

Go to montecito.bank to enroll, then download the MB&T Mobile app for anytime/anywhere access.



Use Online Banking Alerts to monitor your accounts

Set real-time alerts to monitor your transactions in Online and Mobile Banking (via CardControl).



Use electronic payment methods when available

Alternate payment methods like bill pay, ACH, digital wallets or debit/credit cards are secure and simple to use.

Use a unique and complex password for Online Banking

Consider a mix of letters, numbers and special characters or use a password management tool.



Use two-factor authentication

Taking the extra step to confirm it's you signing in will keep your accounts secure, but also notify you when someone else is attempting to log in.



Stay up to date

Fraud and cyber thefts continue to evolve at a rapid pace. Keeping in the know about the latest scams can keep you and your loved ones safe.

Don't Do This



Don't give your Online Banking password or debit card PIN to ANYONE

MB&T associates will NEVER ask you for your Online Banking password or debit card PIN number.



Don't give one-time passcodes (OTP) to ANYONE

When accessing Online Banking, you may receive an OTP via call or text to confirm your identity. Keep it to yourself.



Don't trust your caller ID

It is easy for fraudsters to claim they are calling from a legitimate business. If you are ever unsure, hang up, or let it go to voicemail, and call the business back at the number you have on file.



Don't mail checks

Check fraud is increasing, especially related to checks placed in the mail. Use electronic payment methods instead.

Don't re-use passwords

Reusing passwords from other sites increases your chances of unauthorized access to Online Banking.



Don't Panic!

Criminals often use urgency to make you act quickly without thinking. Pause and trust your instincts.



If you suspect fraud has occurred, call us immediately at **(805) 963-7511** or visit your local branch.

