



In an ongoing effort to protect you from potential fraud, Access National Bank recently implemented software to review and detect suspicious check transactions clearing your account. The software through Image Analysis evaluates the following:

- **Signature(s) on a check**
- **Check stock/style**
- **Check number sequence/series**
- **Duplicate check numbers**
- **Amounts out of pattern**

Review - the software reviews historical transactions on your account and uses the above points to determine if a clearing item is suspicious. If it is suspect, the transaction will appear on a suspicious transaction report.

Investigate - We investigate transactions appearing on the suspicious transaction report and filter out false positives.

Confirm - We will call you to verify suspicious transactions to protect you from potential fraud. A senior member of our Operations Department will ask questions to determine the authenticity of a transaction. **Help Us Protect You:** make sure we have good contact phone numbers, at least one email address, and return our call as soon as possible.

Kick Out - After confirming a transaction is fraudulent, it will be kicked out and returned to the bank of first deposit. If we cannot get in touch with you to confirm a transaction, we reserve the right to process or return the suspicious transaction.

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Fraud Prevention

How You Can Protect Yourself

Monitor Accounts Daily – Log into online banking to review transaction activity and reconcile accounts daily. Doing so will minimize loss should unusual or unauthorized transactions clear the account. Notify the bank immediately.

Lock Up Check Stock – Keep check stock locked under dual control in a secure environment. Know your check stock inventory. Maintain a control log to easily track unused checks and audit monthly.

Protect Confidential Information –Your account, credit card and social security numbers are valuable, be cautious when giving this information out. Know who you are doing business with and investigate the legitimacy of the individual/business. Never give out PIN/passwords.

Open Special Account(s) – Consider opening a separate account for wire transfers or electronic transfers and only maintain enough funds to cover specific transactions. This is especially important if you are doing business with unfamiliar individuals or businesses on a regular basis.

Do Not Use Facsimile Signature Stamps.

Contact Us - If you suspect fraud on your account, please call our Operations Department at (703) 871-7380 or email

OnlineBanking@AccessNationalBank.com

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