

Fraud Prevention & Online Security

Report Phish and Email Scams

If you encounter a suspicious email or website that says it's from First Commerce Bank, do not respond to it or click any links.

What to do...

- **DO NOT** Open attachments
- **DO NOT** Click on links
- **DO NOT** Respond to emails from suspicious or unknown senders

If you receive a suspicious email that appears to be from First Commerce Bank, forward the email to *customerservice@firstcommercebk.com*

What is a phish?

Phish or fraudulent emails may contain links to phony websites or request you to share personal or financial information by using clever and compelling language, such as an urgent need to update your information or communicate with you to ensure the security of your accounts.

Online Security Guarantee

Our Commitment

First Commerce Bank serves our customers' financial needs. First Commerce Bank will use all technology to protect your personal information.

Our Guarantee

First Commerce Bank guarantees that you will be covered for 100% of funds removed from your First Commerce Bank accounts, in the unlikely event that someone you haven't authorized removes those funds through our Online Services. To qualify for this guarantee, you must follow Your Responsibilities below.

Online Services means any *First Commerce Bank* services you use to initiate consumer, business, or brokerage monetary transactions.

Your Responsibilities

You are responsible for protecting your password and account information by:

- Not disclosing your personal account information to others (including your ATM PIN, Company ID, Online Username, and Password)
- Promptly reporting incidents of unauthorized account access or use by calling 732-364-0032 (Lakewood Branch) or 201-767-9995 (Closter Branch) and speaking to one of our Branch Managers.

To make a claim using the Online Security Guarantee:

- If you are an individual customer or a business customer of First Commerce Bank, you must notify us of unauthorized activity within 60 calendar days after the date we send you the account statement showing that unauthorized activity.

Note: Federal law provides certain protection to individual customers when there is unauthorized account activity. This guarantee provides additional protection from loss resulting from unauthorized activity.

- If you are a brokerage customer of First Commerce Bank, you must notify us of unauthorized activity within the timeframe indicated in your new account opening documents.

We will respond to you within 10 business days after we receive your claim.