



Dear Coastal Commerce Customer:

Several scams have been circulating throughout Terrebonne and Lafourche in recent months. We want to keep you informed about this fraudulent activity so we can work together to keep your confidential information secure. Below are some examples of frequently used scams that warrant your attention:

***Fake Check Scams:***

- Someone offers to buy an item you advertised for sale and wants to pay you more for the item. The purchaser(s) may indicate that they are foreign and will have someone from the U.S. pay you with a cashier's check or money order. They request that you wire the extra money back to them. The cashier's check or money order is then returned to your bank as a fraudulent item.
- You receive an "advance" on a lottery or a sweepstakes you won but did not enter.
- You receive money for agreeing to transfer money from a foreign country to your bank account for safekeeping.
- Someone offers to pay you to work at home. You are paid more than you earned and you are asked to wire the extra money.

***Account Hijacking & Identity Scams:***

- You receive an e-mail, text message or phone call asking for your internet bank username, passwords, checking account number, ATM or debit card number, or PIN number. The offenders may pretend to be from the IRS, a government agency, or even a representative of your financial institution. Typically, they indicate that there is a problem with your account, a security breach has occurred or that they would like to give you "free money". These offenders want your account information.
- Spyware can be loaded onto your personal computer when you open an e-mail attachment or click on a pop-up advertisement. The spyware collects password and account information and forwards the information to the offenders.

**Remember: Coastal Commerce Bank will NEVER request your confidential or personal information via e-mails or text messages.**

Being aware will decrease your exposure to this type of fraudulent activity. If you have any questions about suspicious activity, please contact us immediately. We have enclosed two fraud alert brochures for your review. You can also visit our website at [www.coastalcommerce.com](http://www.coastalcommerce.com) for additional information.

As always, we thank you for your business and welcome your suggestions on how we may better serve you.

Sincerely,

Donna McKey  
Executive Vice -President & CAO