



******* IMPORTANT NOTICE *******

It has recently been brought to Royal Business Bank's attention that several individuals have received fraudulent calls, purportedly from Royal Business Bank, requesting personal information, bank account information, and/or access to the individual's PC.

Royal Business Bank is sharing the details that have been reported about these fraudulent calls so that you may be prepared in the event you receive such a call.

The Caller ID displays a telephone number of 213-640-3052 and tags the number as being that of Royal Business Bank. The person identifies himself/herself as a representative of Royal Business Bank (RBB) and then begins a conversation that ultimately seeks to obtain either personal or financial/bank-related information from the individual who answers the telephone. In some instances, it was reported that the caller tried to gain access to the individual's PC. All reports have indicated that the person who initiates the fraudulent call speaks in a "heavy accent," most commonly identified as either Asian or Indian. In all reported cases thus far, the person receiving the call was not an existing or former RBB customer and has not had any interaction with RBB.

Please be advised that RBB is NOT associated with the 213-640-3052 telephone number that appears on the Caller ID. Also, our employees will never initiate a telephone call seeking to obtain personal and/or financial information, such as your social security number, PIN, bank/card account number, and/or Password, etc. And, our employees would never seek to gain access to your PC.

If you are uncertain about any call from somebody representing RBB, please hang up and contact us, toll-free, at 1-888-616-8188 and ask to speak to a Central Operations Support employee.

RBB Management would like to remind you of the following safety tips:

- Do not share your User ID or Password with anyone. RBB employees will never need to know your Password and you should never furnish it to anyone.
- Never include sensitive data, such as your social security number, birth date, or bank account information in any emails. If personal data MUST be sent electronically, you should encrypt your email before sending the message. Popular email providers such as Yahoo and Google offer free encryption as part of their personal email service.
- Enroll for online banking services and monitor your account on a frequent basis, daily if possible.
- Use antivirus, antispyware, and other malware protection programs to help keep your devices safe and your personal information protected.
- Review your bank account statements thoroughly as soon as you receive them so that you may quickly detect and report any fraudulent or questionable activity.
- Report lost or stolen checks or debit cards immediately to your bank. [If you are an RBB customer, you may report your debit card lost/stolen during **NON-BUSINESS HOURS** by calling our Card Fraud Prevention Center at 1-800-554-8969.]

For additional information about protecting your personal and/or financial information, please visit our website at www.royalbusinessbankusa.com and click on the **FRAUD PREVENTION** link that appears at the bottom of our home page.