

EDUCATION IS THE KEY TO HELPING AVOID SCAMS



COMMON RED FLAGS

1. Having to click on or open a link or attachment.
2. Being told to keep a conversation secret!
3. Asking for personal info like PIN number, passwords, or Social Security Number.
4. Requests to send payments with apps, gift cards, etc. Reputable companies NEVER do this!
5. A Pop Up on your computer prompting you to call the number listed.

PROTECT YOURSELF!

1. Stop and verify! Don't act immediately!
2. Be Skeptical!
3. Protect your personal info!
4. If you are unsure, ask someone you trust!
5. Hang up and call back using a trusted number!

EXAMPLES OF SCAMS

1. **Urgency and threats** - They want you to act quickly and threaten negative consequences if you don't. They may threaten you with fines or even being arrested!
2. **Impersonation** - They impersonate a government official (IRS), Law Enforcement, a bank, or a tech company. They can even make your caller ID appear to come from a known person!
3. **Emotional manipulation**- They say you won money, or claim a loved one is in trouble, or they build an emotional relationship with you over time and then ask for money. Artificial Intelligence can even clone voices/images of loved ones!
4. **Deceptive communication and payments**- They try to get you to reveal personal or financial information, get you to click on a link, download an attachment, or let them sign into your computer remotely. Fake checks may be sent to you with an "overpayment" requesting you to wire them back the difference, or to send gift cards back.
5. **Technology**- Never call the number that randomly pops up on your screen. Never allow an unknown person to login to your computer, even if they try to scare you saying they detected illegal images or information that could cause prison time. Call a local computer professional!

TALK TO SOMEONE YOU TRUST!

If you are ever uncertain about a request, or you feel unsafe or pressured, please talk to a trusted friend, family member, law enforcement, or your local bank! Bank employees are also well trained and quite knowledgeable about current scams. Protecting you and your finances is important to us. **Do not** hesitate to call us with any questions or concerns.

If you are discouraged from talking to others, you are most likely dealing with a scammer!