EMAIL & TEXT MESSAGE SCAMS

Don't fall prey to these common tactics.

The Red Flags

- **Urgency:** Demanding fast action or threatening that something bad will happen.
- **Fake alerts:** Claiming account locks, late payments, unpaid tickets, or similar problems.
- **Fake bills:** Charging for items you did not buy.
- **Phishing:** Asking for passwords, PINs, or other sensitive information.
- **Bait:** Promising free money, gift cards, prizes, or refunds.
- **Computer Access:** They convince you to allow remote access to your computer.
- **Lying:** They encourage you **to lie to your bank**

What to Do

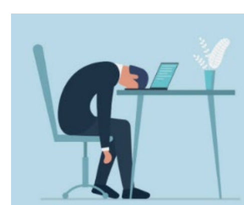
- **Stop:** Pause before reacting to those messages creating a sense of urgency
- **Look:** Check for red flags like typos, mismatched addresses, and extra characters in the senders address line. Do you even have a relationship with this person/business?
- **Think BEFORE you Click:** Do not open attachments or links within the message.
- **Exit:** Close and/or delete the suspicious message immediately.
- **Search manually:** Type the organization's known web address yourself.
- **Use official numbers:** Call a verified number—not one included in the message.

The Consequences

- **Drained accounts:** Immediate financial theft.
- **Identity theft:** Stolen Social Security numbers or credentials.
- **Malware:** Viruses that damage or lock your device.
- **Future targeting:** Your active number may be sold to other scammers.
- **Ruined credit:** Fraudulent loans opened in your name.

The Recovery Work

- **Close compromised accounts:** Shut down affected checking or banking accounts.
- **Open new accounts:** Set up fresh banking profiles.
- **Update ACH deposits:** Move automatic deposits to the new account.
- **Update automatic payments:** Replace payment information for recurring bills.
- **Alert payroll:** Reroute employer direct deposits.
- **Change credentials:** Create new passwords and PINs.
- **Freeze your credit:** Contact the credit bureaus to lock your files.
- **File reports:** Notify law enforcement and appropriate government fraud agencies.



REMEMBER - When in doubt reach out! Trust your instincts, trust your bank. Contact us for help -- even if they tell you not to.