

Prevention Tips to Stop Scammers

Imposters are real, but their requests are not. Don't be fooled, no matter how "real" or "urgent" they seem. Their goal is to deceive, yours is to detect and protect.

STOP — Don't let anyone rush you. If someone asks for money or personal info and it feels "off," it probably is. Trust your instincts and don't engage with them.

VERIFY — Even if the request appears legitimate, talk it over with someone you trust, like a friend or family member. You can call back using trusted and known numbers, such as those listed on the back of your debit or credit card or on your statement.

PREVENT — Knowing the signs of a scam and sharing them with family and friends can build community awareness. Help others stay alert and avoid scams by spreading the word.

PROTECT — Don't reuse passwords or PIN numbers for multiple accounts. Create complex passwords. Use two-factor authentication and biometrics that create additional steps to your account access.



Watch for Red Flags



Surprise! An unexpected call, text, email or social media message can catch you off guard. Be aware of common scam tactics. They change all the time, but the red flags remain the same. Even if a story makes sense, verify the information through a trusted source.

FALSE URGENCY — Scammers may say there's a problem that needs your immediate attention. They want you to act before you think, so they'll rush you into making hasty decisions. Slow down and consult with a friend or family member.

EMOTION — Scammers use stories to make you feel fear, greed, sympathy or love and urge you to ignore your instincts or lie about why you're moving money.

IMPERSONATION — They'll pretend to be an official, company representative, bank, or even a friend or family member.

DECEPTION — You may be instructed not to trust your bank, told to ignore warning messages or coached on what to say — including to lie.

REWARDS OR THREATS — They may offer money, a job, a prize, make claims of an emergency, or threaten you with legal action or notifying law enforcement.

UNUSUAL PAYMENTS — Scammers may tell you to send money or payment in a less common way, such as a wire transfer, gift cards, or non-traditional forms of payment like gold, cryptocurrency or pre-loaded debit cards.

VERIFICATION CODES — Scammers may try to "confirm" your identity with a verification code that appears to come from your bank but was triggered by the scammer. It's a red flag if they called you.