



# AVOID BUSINESS EMAIL COMPROMISE SCAMS

**Fraudsters will take advantage of any opportunity to steal your money and personal information.**

Business email compromise (BEC) is a scam that targets anyone who performs legitimate funds transfers. In a typical BEC scheme, the victim receives an email they believe is from a company they normally conduct business with but this specific email requests funds be sent to a new account or otherwise alters the standard payment practices.

**To protect yourself from this fraud, watch for these red flags:**

- Unexplained urgency
- Last-minute changes in payment instructions or recipient account information
- Last-minute changes in established communication platforms or email account addresses
- Communications only in email and refusal to communicate via telephone or online video platforms
- Requests for advanced payment of services when not previously required
- Requests from employees to change direct deposit information

**To protect yourself and your assets:**

- Be skeptical of last-minute changes in payment instructions or recipient account information
- Verify any changes of information via the contact information on file before sending payment - do not contact the vendor through the email or phone number provided in the email request
- Ensure the URL in emails is associated with the business it claims to be from
- Be alert to hyperlinks that may contain misspellings of the actual domain name
- Verify the email address used to send emails, especially when using a mobile or handheld device, by ensuring the sender's email address appears to match who it is coming from

**If you discover you are the victim of a fraudulent incident, immediately contact Heritage Bank at 800.455.6126 to report the fraud and request a recall of funds.**

**As soon as possible, file a complaint with the FBI's Internet Crime Complaint Center at [www.ic3.gov](http://www.ic3.gov). For business email or personal email account compromise victims, please visit [bec.ic3.gov](http://bec.ic3.gov).**



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