



Scam Red Flags to Watch Out For

Scams have a common theme: Someone urgently needs you to send them money but wants you to keep it a secret. If any of the statements below are true, it could be a scam.

- > You were told to not disclose the true purpose of withdrawing or sending funds.
- > You were pressured to send money and told not to tell anyone.
- > You were coached to provide a false story for the purpose of withdrawing funds.
- > You were contacted by someone you met online asking you send money for an “emergency.”

COMMON SCAMS

Advance fee scams You pay money upfront in anticipation of receiving something of greater value, such as a loan, investment, gift, lottery, sweepstakes or inheritance.

Cash fraud scams Someone asks you to mail cash, have a courier pick up cash or deposit cash in a Bitcoin ATM for any reason.

Refund scams You're contacted by someone to give you a refund. The person overpays you and asks you to send the extra money back in cash, wire, ACH or a person-to-person app.

Gift card scams Someone asks you to buy gift cards to pay for a bill, tax or fee. Gift cards are gifts.

Money mule scams Someone asks you to receive money for the purpose of sending it to someone else.

Family emergency scams You receive an urgent message or call from someone claiming to be a family member in need of money for an emergency or bail.

Tech support scams Someone says your computer has a virus and they need you to give them remote access to fix it.

Hacker scams Someone says hackers are trying steal your identity or money and if you pay them, they'll safeguard it.

Overpayment scams You're selling something or are promised a refund. The person claims to have overpaid by a large amount and asks that you send the extra money back.

Imposter scams Someone claiming to be from the bank or official agency says your account has been hacked and the only way to protect your money is to withdrawal cash and use it to send them gift cards or bitcoin.

Dating scams You develop a romantic relationship with someone online who lives far away. They then ask to you send money again and again.



We will never call, email or text you to share your personal information, card, account number, password or PIN. If you are pressured to send money and not tell anyone, including the bank, call us immediately at 800.455.6126.



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