



## SCAM RED FLAGS TO WATCH OUT FOR

While there are a number of different types of scams out there, most have a common theme: someone urgently needs you to send them money but wants you to keep it a secret. If you can answer “yes” to any of the statements below, you are at risk for financial loss.

- 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.

**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.

**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.

**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.

**Imposter scams** – You receive a call from someone pretending to be a bank investigator or from the IRS, Social Security Administration, FBI or a computer security company telling you to send them money.

**Cash fraud scams** – Someone asks you to mail or ship cash for any reason.

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

**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 and ask 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 Heritage Bank immediately at 800.455.6126.**



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