

OTHER SCAMS FRAUD INFORMATION FOR PERSONAL BANKING CLIENTS

Other Scams - What are these?

In today's society there are many different scams that are out there and everyone is at risk. No matter how the scam is offered or portrayed, they all result in the same way. The victim loses.

Lottery, inheritance, work from home, secret shopper and other scams are still current in today's environment. Unfortunately people do prey upon another's good fortune or misfortune in order to maintain a lifestyle that they can't afford.

Most scam artists play the "man in the middle" and assist you with draining your own account. Some scam artists portray themselves government officials, law enforcement and even relatives. Some are threatening and some are not. Whether threatening or not, call a family member, your bank or local law enforcement for help.

Listed below are examples of the methods and types of persons that perpetrate this type of fraud:

Methods of Theft

- ◆ Victim is presented an opportunity to make money or help someone
- ◆ Victim is presented into a large purchase or investment
- ◆ Victim is threatened to send funds or release personal information

Who are Thieves?

- ◆ Anyone with malicious intent (typically persons residing overseas)

Protecting Yourself

- ◆ Be aware of when and why you give out your personal information
- ◆ Be aware of "work from home" or lottery type schemes
- ◆ If it sounds too good to be true, it probably is
- ◆ Don't be pressured into large purchases or financial decisions, get a second opinion
- ◆ Don't accept an overpayment for something you have sold
- ◆ Contact your bank for any discrepancies on your account
- ◆ Immediately notify local law enforcement if you feel threatened

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