

SPOTTING AND AVOIDING COMMON SCAMS

Simple ways to protect your personal and financial information

Why Scam Awareness Matters

Scammers continue to use phone calls, texts, emails, and fake websites to try to steal personal and financial information. Recognizing warning signs may help protect you and your accounts.

Common Scam Warning Signs

- ☐ Messages creating urgency or fear
- ☐ Requests for passwords or verification codes
- ☐ Unexpected calls claiming fraud on your account
- ☐ Requests for gift cards or wire transfers
- ☐ Suspicious links sent by text or email
- ☐ Offers that sound too good to be true

Things to Consider

- ☐ Scammers often create panic to pressure quick decisions
- ☐ Fraud attempts can happen through phone, text, email, or social media
- ☐ Legitimate financial institutions will not ask for passwords or secure access codes
- ☐ Scam tactics continue to evolve over time

Common Types of Scams

- ☐ Phishing emails pretending to be trusted companies
- ☐ Text message scams asking you to click links
- ☐ Fraud calls pretending to be financial institutions
- ☐ Fake online marketplaces or payment requests
- ☐ Romance or social media scams
- ☐ Employment or job offer scams

Before You Respond

- ☐ Pause before acting on urgent requests
- ☐ Verify phone numbers and website addresses
- ☐ Contact companies using trusted contact information
- ☐ Review account activity carefully
- ☐ Save suspicious messages when possible
- ☐ Report fraud attempts immediately

Ways to Protect Yourself

- ☐ Never share passwords or verification codes
- ☐ Verify suspicious calls directly with the company
- ☐ Avoid clicking unknown links or attachments
- ☐ Monitor account activity regularly
- ☐ Use strong, unique passwords
- ☐ Enable multi-factor authentication when available

Fraud Prevention Tools

- ☐ Account alerts and notifications
- ☐ Credit monitoring services
- ☐ Multi-factor authentication
- ☐ Fraud reporting resources

Ready to Explore Your Options?

Scan to apply
or learn more.

Questions?
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