

Fraud Prevention

SPOT THE SCAM, STOP THE FRAUD



Your security is our top priority, and scammers are always looking for new ways to trick you. But by staying informed and knowing what to look for, you can protect yourself and your finances.

Watch Out for These Common Scams:

Imposter Scams

- Scammers pretend to be from the IRS, Social Security, or even your bank.
- They may ask for personal details or demand immediate payment.

Tech Support Scams

• Fraudsters claim your computer has a virus and ask for remote access or payment.

Romance Scams

• Online scammers build relationships and then request money for emergencies.

Lottery & Prize Scams

• "You've won a prize!"—but you need to pay fees or provide personal details.

Fake Bank Alerts

• A text or call claims there's a problem with your account and asks for login credentials or other personal information.

Tips to Avoid Scams:

- ✓ Verify before you act Contact the company or person directly using a trusted phone number.
- ✓ Never share personal information Banks will never ask for PINs, passwords, or verification codes.
- ✓ Beware of pressure tactics Scammers create urgency to rush your decision.
- ✓ Set emotion aside, if it's too good to be true, it usually is.
- ✓ If you feel like a text or email contains a scam, don't respond. Block the sender and delete the message.
- ✓ Use strong passwords & two-factor authentication Extra layers of security keep your accounts safe.
- Monitor your accounts regularly Report suspicious transactions immediately.

What to Do If You've Been Scammed

- 1. Contact Your Bank Immediately We can help secure your account.
- 2. Report the Scam File a complaint with the Federal Trade Commission (FTC) at <u>reportfraud.ftc.gov</u>, Internet Crime Complaint Center at <u>ic3.gov</u>, and your local police department.
- 3. Setup Identity Theft Protection enroll in identity theft monitoring services to detect suspicious activity.
- 4. Freeze Your Credit Contact credit bureaus to prevent identity theft.
- 5. Change Your Passwords Secure all online accounts with new, strong passwords.

Scan the QR code to stay up to date on the latest fraud prevention and alerts from West Shore Bank

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