

Fraud and Scam Protection



DIGITAL PAYMENT APPS HAVE INCREASED IN USE OVER THE YEARS.

PLATFORMS SUCH AS ZELLE, ZEPHYRUS, VENMO, AND PAYPAL HELP MAKE TRANSFERING MONEY QUICKER THAN EVER.

PRECAUTIONS CAN BE USED TO HELP ENSURE YOU AND YOUR MONEY ARE KEPT SAFE.

NEVER SHARE YOUR PASSWORD OR PIN NUMBERS WITH ANYONE. IT IS AN ACT OF FRAUD, IF SOMEONE GAINS ACCESS TO YOUR BANK ACCOUNT AND MONEY WITHOUT YOUR AUTHORIZATION OR PERMISSION. IF YOU SUSPECT YOU HAVE BEEN A VICTIM OF FRAUD, CONTACT YOUR BANKING INSTITUTION IMMEDIATELY.

IF YOU MADE A PAYMENT AND APPROVED A TRANSACTION BUT THE FAKE BUSINESS OR PERSON DECEIVED YOU AND THE PRODUCT OR SERVICE WAS NEVER RECEIVED, THIS IS CONSIDERED A SCAM. IT IS DIFFICULT TO GET YOUR MONEY BACK IN CASES OF SCAM.

FRAUDULENT EMAILS OR TEXTS USE PHISHING TO TRICK A PERSON INTO SHARING PERSONAL INFORMATION OR MAKING INSTANT PAYMENTS. PEOPLE MAY ACT AS AN IMPOSTER SUCH AS POSING AS A BANK EMPLOYEE, LAW ENFORCEMENT, OR TAX AGENT TO SCARE YOU INTO PROVIDING PROTECTED INFORMATION OR MAKING A PAYMENT. HIGH AREAS OF DIGITAL SCAMMING CAN OCCUR VIA UTILITY COMPANY SCAMMING, FACEBOOK MARKETPLACE SCAMS, OR ASKING FOR YOU TO PAY YOUR "BANK" THROUGH ZELLE.

TO PROTECT YOURSELF:

- DON'T TRUST ANYONE CALLING OR TEXTING YOU AND ASKING YOU TO SEND MONEY TO YOURSELF.
- CONFIRM THAT THE PHONE NUMBER OR EMAIL YOU ARE SENDING MONEY TO IS ACCURATE AND ACTUALLY BELONGS TO THE FAMILY MEMBER OR BANKING INSTITUTION.
- NEVER SHARE PASSWORDS, TEMPORARY ACCESS CODES, PIN NUMBERS, ANSWERS TO SECURITY QUESTIONS WITH ANYONE. THIS CAN LEAVE YOU VULNERABLE TO SCAMMERS.