

# Beware of scams.



Various “scams” are being used to get people to send money using a variety of monetary instruments; such as wire transfers, money orders, gift cards, cryptocurrency, Zelle® or other third-party payment applications. Here are some of the more common scams or fraud tactics to help you recognize them, prevent you from falling prey, and protect yourself and your money.

**Calls/texts/emails impersonating bank employees.** Scammers claim there’s fraud on your account and need account info.

**Phishing.** Emails that ask to verify your bank account or debit card number or click a link which contains a virus.

**Zelle® scams.** Make sure you know and trust who you’re sending money to before you hit send.

**Emails/texts impersonating well-known companies.** Claim you owe money for a product or service and you need to send money right away.

**Fake Phone Numbers.** Using technology to spoof phone numbers they make you think the call is legitimate. You trust it and end up giving out account information.

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