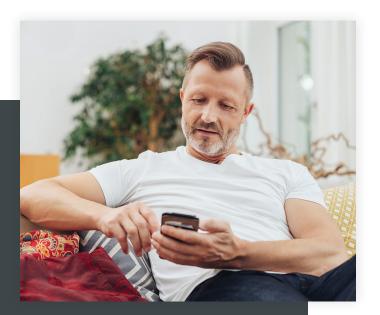
# Your Top Questions <u>About Fraud – Ans</u>wered

Fraud can happen fast. These simple tips can help you stay safe and in control.



#### What's the difference between fraud and scams?

Fraud is any trick to steal your money or personal information. Scams are just one type – and they often look like texts or emails that seem legitimate.

## What are the most common types of fraud?

Account takeovers, identity theft, credit card fraud, phishing emails, and even fake investments.

#### What kinds of scams should I watch for?

Peer-to-peer payment requests, fake sellers, tech support scams, impersonators, and romance scams. Only send money to people you know – and double-check before you click.

## How can I spot fraud before it happens?

Trust your gut. If something feels rushed, strange, or too good to be true – stop. Don't click suspicious links or send money to people you don't know.

## What's the best way to protect my financial information?

Keep account numbers and login details private. Use strong, different passwords for every account – and change them often.

# What can I do to protect my online and mobile banking?

Turn on multi-factor authentication. Keep apps updated. Use private networks, not public Wi-Fi. And turn on card controls to freeze your card fast if needed.

#### How can I tell if a call, text, or email is legitimate?

If someone asks for your PIN or account number, it's not us. When in doubt, hang up or delete the message – and call us directly.

#### How often should I check my accounts?

Every day, if you can. A quick look now can help you catch something suspicious before it becomes a bigger problem.

#### What should I do if I think I'm a fraud victim?

figure out what happened and what to do next.

# Should I use credit monitoring?

Yes. It can help you catch new accounts or credit changes tied to your name – and alert you after a data breach.

#### How can I tell if a website is fake?

Watch for small mistakes in the URL, no padlock or HTTPS, and bad design or spelling errors. When in doubt, don't enter your personal details.



# Stay Informed, Stay Protected

If something feels off, don't wait. Reach out to us anytime – we're here to help protect what you've worked hard for.