

## ***Basics on Protecting Yourself from Fraud***

Fraudsters are continuous in their efforts to target bank customers. Here is a list of 10 scams that you should be aware of along with key defenses to remember. In each of these scams the criminal will seem legitimate but will require that you pay money in advance or provide a great deal or personal information, such as your social security number or bank account number. *Those are signs of a potential fraud.*

- **Government Agent “imposter”**
- **Debt Collector**
- **Job Offer**
- **“Phishing” E-mails**
- **Mortgage Foreclosure Rescue Service**
- **Lottery**
- **Elder Fraud**
- **Overpayment Refund**
- **"Ransomware"**
- **Jury Duty**

**Here are some basic precautions to consider, especially when engaging in financial transactions with strangers through email, over the phone, or on the internet.**

- Avoid offers that seem “too good to be true.”
- No matter how legitimate an offer or request may look or sound, don’t give your personal information, such as bank account information, credit and debit card numbers, Social Security numbers and passwords, to anyone unless you initiate the contact and know the other party is reputable.
- Remember that financial institutions will not send you an email or call to ask you to put account numbers, passwords or other sensitive information in your response because they already have this information.
- Be cautious of unsolicited emails or text messages asking you to open an attachment or click on a link. This is a way for cybercriminals to distribute malicious software. Be cautious of emails that have typos or other obvious mistakes.
- Use reputable anti-virus software that periodically runs on your computer to search for and remove malicious software.
- Don’t cash or deposit any checks, cashier’s checks or money orders from strangers who ask you to wire any of that money back to them or an associate.
- Be wary of unsolicited offers “guaranteeing” to rescue your home from foreclosure. If you need assistance, contact your loan servicer (the company that collects the monthly payment for your mortgage) to find out if you may qualify for any programs to prevent foreclosure or to modify your loan.
- Monitor credit card bills and bank statements for unauthorized purchases, withdrawals or anything else suspicious, and report them to your bank right away.
- Periodically review your credit reports for signs of identity theft, such as someone obtaining a credit card or a loan in your name. By law, you are entitled to receive at least one free credit report every 12 months from each of the nation’s three main credit bureaus (Equifax, Experian and TransUnion).

**If you have any questions call our CustomerFirst Contact Center at (203) 462-4400**

*(Monday - Friday from 8:30 a.m. to 4:30 p.m.)*