

# **BANKS NEVER ASK THAT**

## **CAN YOU OUTSMART ONLINE SCAMMERS?**



Every day, thousands of people fall for fraudulent emails, texts, and calls from scammers pretending to be a bank. This is why the American Bankers Association is running a campaign called “Banks Never Ask That.” Below is more information on scams and what to watch out for.

### **What is Phishing?**

Phishing is a type of online scam where criminals make fraudulent emails, phone calls, and texts that appear to come from a legitimate bank. Every year, people lose hundreds, even thousands of dollars to these scams. The communication is designed to trick you into entering confidential information (like account numbers, passwords, PINs, or birthdays) into a fake website by clicking on a link, or to tell it to someone imitating your bank on the phone.

### **What to do if you receive a scam email, call or text**

- **Email or text**
  - Take a deep breath.
  - Do not download any attachments.
  - Do not click links that appear in the message.
  - Do not reply to the sender.
  - Report it to [reportphishing@apwg.org](mailto:reportphishing@apwg.org) or forward it to SPAM (7726).
- **Call**
  - Hang up or end the call.
  - Do not respond to the caller’s requests.
  - If you feel you’ve been the victim of a scam, and provided personal or financial information, contact your bank immediately.

### **What to do if you fall for a scam email, call or text**

1. Contact your bank, financial institution, and creditors.
2. Secure your email and other communication accounts.
3. Check your credit reports and place a fraud alert on them.
4. Contact ChexSystems at 888.478.6536 to place a security alert on the compromised checking and savings accounts when a deposit account has been impacted.
5. Contact the Federal Trade Commission to report an ID theft incident: visit [ftc.gov/idtheft](http://ftc.gov/idtheft) or call 877.438.4338.
6. File a report with your local law enforcement.

### **Have you been asked to provide a PIN or password in a text message?** **#BanksNeverAskThat**



### **Have you been asked to click a suspicious link or provide confidential info in an email?** **#BanksNeverAskThat**

### **Have you been called out of the blue to verify your PIN?** **#BanksNeverAskThat**



**To learn more visit:**  
<https://www.banksneveraskthat.com/>

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