Fraud Resource Guide

We're being tricked into sharing too much information.
Learn to protect yourself!

Types of Fraud

Phishing/Smishing/Vishing - email, text messages or phone calls that look like they're from legitimate companies trying to collect personal information.
Check Fraud - when checks are stolen, altered or counterfeited and presented for payment.
Person-to-Person (P2P) Scams - fraudulent requests to send money through apps.
Email Account Compromise (consumer & business) - scammers send email messages that appear to come from a known source, possibly an executive or vendor, making a legitimate request.
Account Takeover Fraud - scammers gain access to online accounts to steal funds & information. Customers are tricked into giving out their online banking log in info and multi-factor authentication codes.
Elder Fraud - target individuals aged 60 and over, resulting in financial losses and severe emotional trauma.

- **Romance scams -** romantic partners gain trust so you'll send them money.
- **Grandparent scams -** impersonating a loved one in distress to gain emergency funds.
- **Tech support scams -** computer technicians from a well-known company, saying there's a problem with your computer and ask for remote access.

Safeguard Your Personal Information

- **Never give out** personal or financial information via email, text, or unsolicited phone call.
- **Avoid clicking on** suspicious links and attachments in emails, texts or social media posts.
- **Enable multi-factor authentication** for your online and mobile banking apps.
- **Check your accounts** every day and set up alerts for your accounts and debit cards.
- **When reviewing financial statements** monitor for suspicious activity or changes.
- **If you don't know the phone number** don't answer!
- **Never transfer money** from your bank account, buy gift cards or wire money based on requests from people you do not know!

Banks Don't Ask That!

If you think you've given out financial information to a scammer, **call your local Community National Bank office immediately!**

- We will **NEVER** ask for your passwords, online banking credentials, or one-time authorization codes!
- We will **NEVER** send you links in a text message!
- We will **NEVER** ask for your account numbers, PIN, or card numbers!
- We will **NEVER** ask you to move your money to a "safe account" or to withdraw money from your accounts!

Resources to learn about fraud

Federal Trade Commission (FTC) - *report fraud & identity theft* - reportfraud.ftc.gov
Identity Theft Help - *recovery steps & fraud alerts* - identitytheft.gov
ABA's Banks Never Ask That - *fraud education & tips* - banksneveraskthat.com
Report Internet/Cyber Fraud - *report internet fraud (FBI)* - ic3.gov
Cyber Fraud and Ransomware Guidance - *cyber fraud & ransomware guidance* - stopransomware.gov

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Detecting Fraud and Next Steps

Each year order your free credit reports at **annualcreditreport.com** or call **1-877-322-8228** and review for unauthorized activity.
If you find errors or suspicious activity on your credit report, save a copy of your report and follow these steps:

1. Contact the credit reporting agencies to place a fraud alert on your credit reports. This alerts creditors to follow specific procedures before opening new credit accounts or make changes to existing accounts.
   - **Experian: 888-397-3742**
   - **Equifax: 800-525-6285**
   - **TransUnion: 800-680-7289**
2. Report the theft to the Federal Trade Commission at **identitytheft.gov** or by calling **877-438-4338.**
3. Close accounts that have been opened or used fraudulently. Follow up in writing with copies of supporting documents.
4. Keep a copy of all correspondence regarding the fraudulent activity.
5. File a police report to help with creditors asking for proof of the crime.

Staying Informed

- Follow Community National Bank on social media and visit our website **communitynationalbank.com** for scam alerts.
- Visit Community National Bank's security and education pages regularly.
- If you're concerned about your accounts, call any office of Community National Bank.

If it doesn't feel right, take a breath, and call your bank!

Community National Bank
Equal Housing Lender Member FDIC
Vermont's Community Bank