

SECURITY
& FRAUD
NEWSLETTER

Can You Spot a Phishing Scam?

Every day, thousands of people fall victim to fraudulent emails, texts and calls from scammers pretending to be their bank. And in this time of expanded use of online and mobile banking, the problem is only growing worse. In fact, the Federal Trade

Commission's report on fraud estimates that American consumers lost a staggering \$8.8 billion to phishing scams and other fraud in 2022—an increase of 44% over 2021!

Scams aren't so scary when you know what to look for. And at Century, we're committed to helping you spot them as an extra layer of protection for your account.

We want every bank customer to become a pro at spotting a phishing scam—and stop bank impostors in their tracks. It starts with these four words: *Banks Never Ask That*. Because when you know what sounds suspicious, you'll be less likely to be fooled.

For tips on how to keep phishing criminals at bay, including videos, an interactive quiz and more, visit www.BanksNeverAskThat.com.



Phishing Red Flags

| TEXT | EMAIL | PHONE CALL | PAYMENT APPS |
|--|--|---|---|
| Asking for a PIN Asking for SSNs Sharing a "one-time" code | Ask to download an attachment Forms to fill out Misspelled words | Asking for addresses Using scare-tactics Asking for birthdays | Ask you to send money to yourself Ask for your password Text or call unexpectedly |

BANKS NEVER ASK THAT

Century Bank and Trust will **NEVER** contact you to request personal information such as social security numbers, account numbers, user IDs, debit or ATM card numbers, PINs, or passwords via e-mail, telephone, or fax. **Do not respond to these requests.** These are fraudulent attempts to obtain your information. If you receive such a request, contact us immediately at (866) 680-2265.

MEMBER FDIC. EQUAL HOUSING LENDER.



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