



## SECURITY & FRAUD NEWSLETTER

### ARTIFICIAL INTELLIGENCE (AI) IN BANKING

The development of new artificial intelligence technologies has been raising concerns in people worldwide due to the complex abilities and information AI is capable of storing and transmitting. Understanding the benefits of AI technology is essential as we begin to integrate into this new wave of technology and create awareness of the potential risk of fraud and scams.



AI Technology uses the information to generate a human-like response. AI can benefit 24/7 customer service, fraud detection, and other services, but it can also be used for malicious intent with scammers. Scammers are using AI to personalize fraud and make it more convincing. AI Audio technology can trick us by cloning a person's voice from preexisting audio.

### HOW TO PROTECT YOURSELF FROM AI CALLS:

**Stay Alert** - rely on something other than the person's voice. Always be skeptical of people asking for money, even if they are people close to you. Pay attention to different voice tones or out-of-the-ordinary mannerisms.

**Ask Questions** -Ask questions that only specific individuals would know. Nothing too private but something that might apply to their personal life. If they are unable to answer- hang up.

**Demand for Money** - If someone out of the ordinary asks for money via wire transfer, person-to-person payment app, cryptocurrency, gift card, or other out-of-the-ordinary methods. DO NOT send the money. It is likely a scam.

## **STAY AWARE. STAY SAFE.**

For more information about scams and fraud prevention visit [www.centurybankandtrust.com](http://www.centurybankandtrust.com) or [www.consumerfinance.gov](http://www.consumerfinance.gov)

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**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.

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[Visit our Website for More Fraud Prevention Tips](#)

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