



UNITED BANK & TRUST

FRAUD AWARENESS

Financial fraud is one of the most devastating events that can happen to you. Financial fraud involves intentional deceit or harm to a victim for someone else's financial gain.

Protect your money from scammers by taking precautions that may prevent you from becoming a victim of financial fraud.

Fraud Prevention Tips

- ▶ Trust your instincts. If it sounds too good to be true, it probably is.
- ▶ Consult a trusted family member before acting on any request.
- ▶ Verify the caller. Call them back at the number you know to be accurate, not the number they provided.
- ▶ Never respond to an unsolicited text or email from unknown person.
- ▶ Never click on links in unexpected emails or text messages. Even if it looks like it's coming from someone you know, email addresses can be spoofed, making them appear legitimate.
- ▶ Never give out any personal information to anyone unless you initiated the call and the other party is trusted.
- ▶ Never act quickly. Fraudsters make urgent requests demanding money be sent.
- ▶ Never trust your caller ID. Caller ID's can be spoofed; it could be anyone calling from anywhere in the world.

Avoid Being Scammed

- ▶ Never wire money, send cash, or cryptocurrency to pay someone you don't know. Scammers request this type of payment because it's hard to track and almost impossible to get it back.
- ▶ Never give financial or other personal information to an unknown person who calls, texts, or emails. Scammers often say they're with the government or a business. Hang up the phone and call directly using a number you know is correct.
- ▶ Be cautious with social media or other online scams. Scammers will gain your trust then demand you help by sending them money.
- ▶ Never click on pop-up links or call the phone number. Scammers will pretend to be from a real company —like Microsoft or Apple. Never let anyone remotely access your computer unless you're 100 percent sure you're working with the correct company.
- ▶ Never purchase gift cards requested by someone you don't know. Once purchased, scammers will ask you send the codes on the back of the cards.
- ▶ Never pay or send money to anyone who claims you won a prize or will be receiving a large sum of money.

**If you believe
you are a
victim of fraud:**

1. File a police report with your local police station
2. Report to Federal Trade Commission: www.ftc.gov/compliant or 877-382-4357
3. Report to Iowa Attorney General's Office at 888-777-4590 or 515-281-5926
4. Report fraudulent activity on your United Bank & Trust account by calling 641-753-5900
5. File a complaint with the Internet Crime Compliant Center (IC3) at <https://www.ic3.gov>

www.bankubt.com

**EXCEEDING
YOUR EXPECTATIONS**

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2101 S. Center St.
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(641)753-5900

Branch Office
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(641)752-7005

Member FDIC



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SCAMS

Scammers will play to your emotions by working hard to gain your trust. Once they have it, an “emergency” will arise and they will undoubtedly ask you to send them money.

The money they request will often be in the form of a wire transfer, cash or gift cards. Sometimes scammers even send you money first to gain your trust, then ask you to withdraw or wire those funds. They will then continue to tell you they need more money, and ask you to send them more cash or wire more funds, promising you a large sum of cash in return. Unfortunately, no money ever comes back to you.



Are You Being Scammed?

- Is someone on the phone with you right now?
- Has someone remotely accessed your computer and is requesting payment?
- Have you given out your online banking login credentials?
- Are you being instructed to take out cash to purchase Bitcoin, cryptocurrency or gift cards?
- Have you received an unsolicited request via email, text or phone from an unknown person, asking you to take out cash and send it to them?
- Is someone pressuring or threatening you to send funds immediately, for any reason?
- Have you been asked to send money by wire transfer, or other delivery process, to benefit a government agency?

*If you checked any of the boxes above,
you may be getting scammed!*

Visit with a United Bank & Trust representative.

Common Fraud Scams

Fake Check Scams

Someone sends you a check and instructs you to deposit it. They then tell you to wire some or all of the money back to them, or to another person. The money is in your bank account, so you do it, but the check is fake. It may take weeks for the bank to find out, and when it does, the bank will ask you to repay the money you withdrew.

Romance Scams

Romance scammers create a fake profile on dating sites and social media. They strike up a relationship with you, build your trust, then tell you they have an emergency, and ask you to send money.

Family Emergency Scams

You get an unexpected call from someone who pretends to be a friend or a relative. They say they need cash for an emergency and they beg you to wire money right away. They might say they are in jail, sick or trying to leave a foreign country. They often tell you not to tell anyone else.

Fake Job Scams

Scammers place fake job postings in social media or send texts, claiming they have “jobs” for you to do that can make you thousands of dollars. These scams can come in many forms, such as asking for credit card payment to pay for upfront costs for your new job, asking you to reship items, or asking you to resell merchandise.

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