



Are You Being Scammed?!

In light of the increasing number of fraudulent scams being circulated throughout the world on a daily basis via the internet or mail, the FBI has put together this list of red flags to help you determine if you are being targeted.

If you can answer “**YES**” to any of the following questions, you could be involved in **FRAUD** or about to be **SCAMMED!**

- Have you recently received a **CHECK** from an item you sold on the internet, such as a car, boat, jewelry, etc?
- Is the amount of the **CHECK** more than the item’s selling price?
- Did you receive the **CHECK** via an overnight delivery service?
- Is the **CHECK** connected to communication with someone by email?
- Is the **CHECK** drawn on a business or individual account that is different from the person buying your item or product?
- Have you been informed that you were the winner of a **LOTTERY**, such as Canadian, Australian, El Gordo, or El Mundo, that you did not enter?
- Have you been instructed to either “**WIRE**”, “**SEND**”, OR “**SHIP**” **MONEY**, as soon as possible, to a large U.S. city or to another country, such as Canada, England, or Nigeria?
- Have you been asked to **PAY** money to receive a deposit from another country such as Canada, England, or Nigeria?
- Are you receiving **PAY** or a **COMMISSION** for facilitating money transfers through your account?
- Did you respond to an email requesting you to **CONFIRM**, **UPDATE**, OR **PROVIDE** your account information?

These situations are likely scenarios of persons attempting to scam money from unsuspecting consumers. If you can answer “**YES**” to any of these questions, please contact your local financial institution immediately.

The best defense against this type of criminal activity is an informed individual.