

# Phishing Red Flags

Every day, regular people like you lose their hard-earned money to online phishing scams. Don't fall for fake — learn how to spot shady texts, emails, and phone calls by knowing the things your bank would never ask.



## Phone Call Scams

Scammers sometimes try to cheat you out of your money by impersonating your bank over the phone. In some scams, they act friendly and helpful. In others, they'll threaten or scare you. Scammers will often ask for your personal information, or get you to send them money. Banks never will.

EMAILS

PHONE CALLS

TEXT MESSAGES

MOBILE PAYMENT APPS

### Watch out for a false sense of urgency

Scammers count on getting you to act before you think, usually by including a threat. Banks never will. A scammer might say "act now or your account will be closed," or even "we've detected suspicious activity on your account" — don't give into the pressure.

### Never give sensitive information

Never share sensitive information like your bank password, PIN, or a one-time login code with someone who calls you unexpectedly — even if they say they're from your bank. Banks may need to verify personal information if you call them, but never the other way around.

### Don't rely on caller ID

Scammers can make any number or name appear on your caller ID. Even if your phone shows it's your bank calling, it could be anyone. Always be wary of incoming calls.

### Hang up—even if it sounds legit

Whether it's a scammer impersonating your bank or a real call, stay safe by ending unexpected calls and dialing the number on the back of your bank card instead.

## What to do if you fall for a phone scam

1. If you gave a scammer personal information like your SSN or bank account number, go to [IdentityTheft.gov](https://www.identitytheft.gov) to see what steps to take, including how to monitor your credit.
2. Change your password if you shared any sort of username or password.
3. Contact your bank.
4. If you lost money, file a police report.
5. Report the scam to the Federal Trade Commission or call 1-877-FTC-HELP (382-4357).