TOWNE BANK

FRAUD

Serving Others. Enriching Lives.

What is Fraud?

- Federal Crime
- Using someone's personal information for financial or other gain
- Over 1 Million Identity Theft reports in 2020
- Losses from Identity Theft over $3.3 billion in 2020

Types of Fraud

- Credit Card Fraud
- Government Documents or Benefits Fraud
- Bank Fraud
- Employment or Tax-related Fraud
- Loan or Lease Fraud
- Social Media Fraud
- Phone or Utilities Fraud
- Identity Theft

FTC CONSUMER SENTINEL NETWORK

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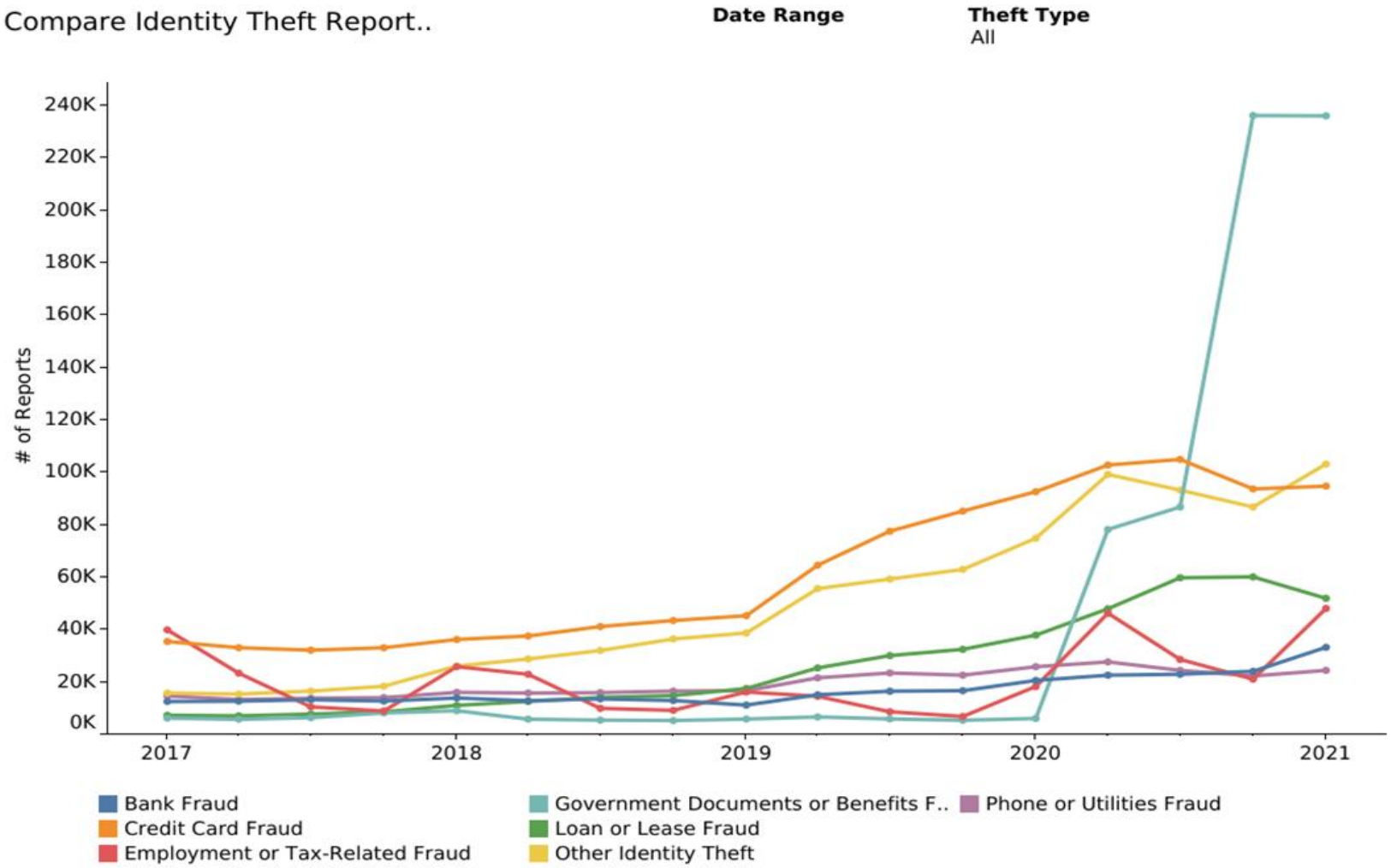
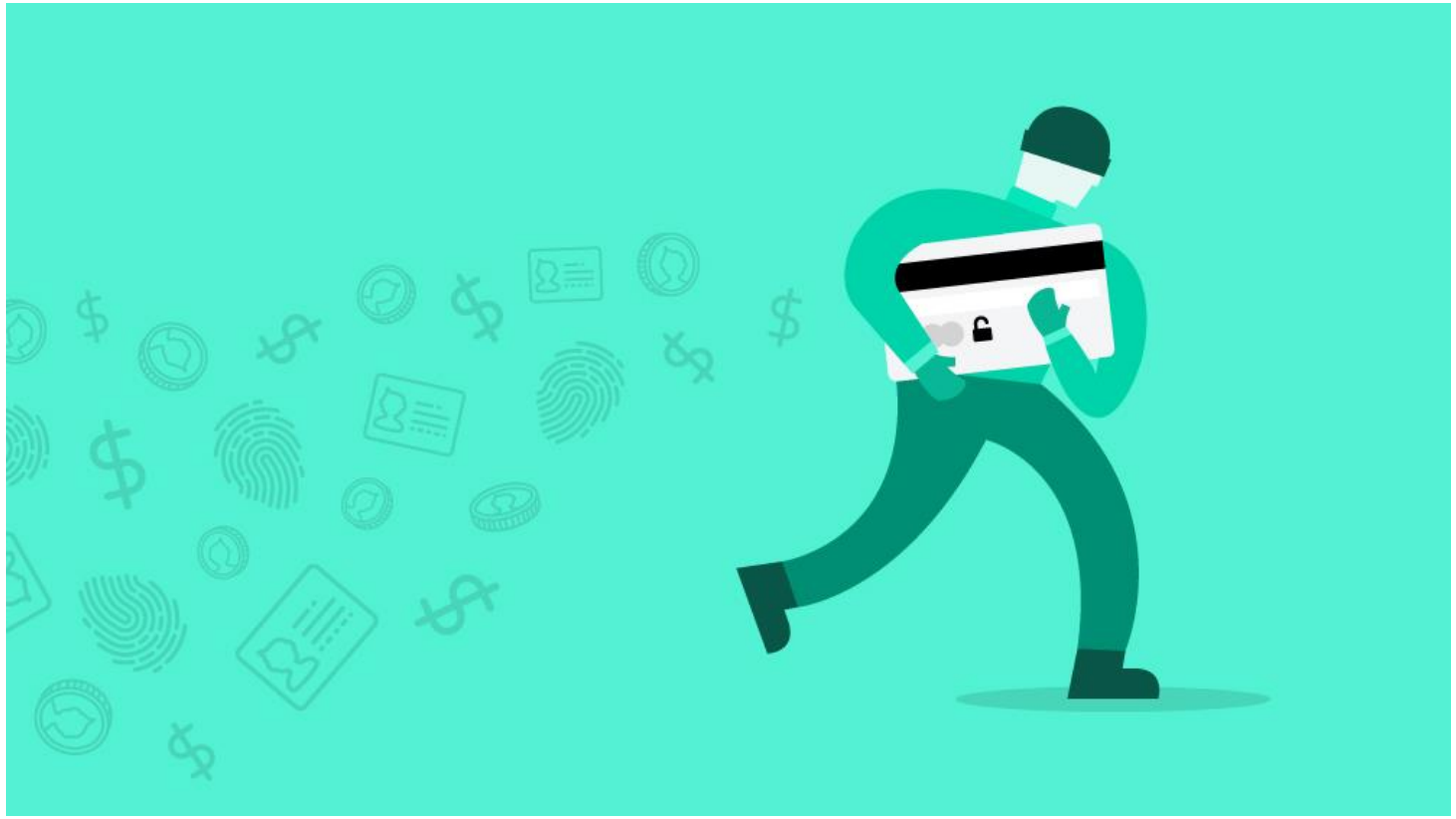


Consumers can report multiple types of identity theft.

FEDERAL TRADE COMMISSION · ftc.gov/exploredata

How Does Fraud Happen?

- Scams (Phishing, Vishing, and Smishing)
- Mail Theft and Dumpster Diving
- Data Breaches
- Skimming
- Computer Viruses



Phishing

- The use of email to deceive people into giving away personal information
- Scammers pretend to be a trustable source
- Always double check grammar and spelling
- NEVER send important information through email

Vishing

- The use of telephones to deceive people into giving away personal information
- Scammers will pretend to be IRS or other legal entities
- Scammers will ask you to pay in gift cards
- Calls will almost always start with automated message
- NEVER give away personal information over the phone

Smishing

- The use of texting to deceive people into giving away personal information
- Scammers will say that you have won a prize or trip
- Scammers will usually send a link to an unsafe website meant to harvest your information
- NEVER open links in messages from random texts

Mail Theft and Dumpster Diving

- Mail Theft occurs when thieves go through your mailbox in order to find documents containing personal information
- Always take outgoing mail containing personal information to the post office
- Dumpster Diving occurs when thieves go through your trash to find documents containing personal information
- Always shred important documents when throwing them away

Data Breaches

- Data Breaches occur when a company has a hole in their system which allows criminals to access personal information about the company's customers
- Stay up to date on companies you have accounts with
- Ask you company what their practice is when a data breach occurs
- ALWAYS know what information you have in what company

Skimming

- Skimming is when criminals steal your card information to make purchases or to sell on the dark web
- Card Skimmers fit over card readers at gas stations and ATM's
- These skimmers take your card information so the criminal can make a copy of the card
- Keypad overlays can also be used by criminals to steal you card PIN

Computer Viruses

- Scammers will use fake warnings to scare you into downloading malicious software
- This software includes spyware, adware, and keyloggers
- These software will record everything you do and type on your computer
- Your data and personal information will then be sent to the criminal
- NEVER fall for popup ads claiming your computer has a problem


DAwYWI2OTIiODEzOTQ4Mjg4MTU
WARNING: FLASH VIRUS C...
WARNING!
FLASH PLAYER IS INFECTED:
System Detected (2) Potentially Malicious Viruses: Rootkit.Sirefef.Spy and Trojan.FakeAV-Download. Your Personal & Financial Information MAY NOT BE SAFE.
To Remove Viruses, Please Update Your Flash Video Player:
DOWNLOAD FREE
(Free Flash Update)
Your IP Address: 188.25.77.142 | Generated on 05-22-2014 | Priority: Urgent


WARNING!
SYSTEM MAY HAVE DETECTED VIRUSES ON YOUR COMPUTER
For Help Removing Viruses, Call Tech Support Online Right Away:
1(855) 970-1892
WARNING!
Your Computer May be Infected:
1(855)-207-5505
For emergency Tech Support call immediately
may not be secured.
Call now for support
1(855)-207-5505
WARNING!
YOUR COMPUTER IS INFECTED:
To Remove Viruses, Call Tech Support Online Now:
888-609-
WARNING!
Your Computer May be Infected:
1(855)-207-5505
For emergency Tech Support call immediately
Call now for support
1(855)-207-5505
WARNING: SYSTEM MAY HAVE FOUND UNAUTHORIZED ACCESS ON YOUR COMPUTER
1-866-837-5480(USA TollFree)
Warning! Identity theft attempt detected
Hidden connection IP: 128.154.26.11
Security Risk:
Target: Microsoft Corporation keys
Your ip: 192.168.1.5
Recommended: Please click "Remove all" button to erase all infected files and protect your PC
Prevent attack
WARNING!
YOUR COMPUTER IS INFECTED:
888-609-6516

How Can I Protect Myself?

- Strong Passwords
- Multiple Passwords
- Do not keep a list of all your passwords on paper or in a word file
- Think before you give away information over the phone
- Be informed on the latest ways criminals are committing Fraud

Common Sense Defense

- If you think you are about to be the victim of Fraud, ask yourself these questions:
- Who am I talking to?
- Is this person who they claim to be?
- What does this person want from me?
- Is this person acting in any way suspicious?

Common Sense Defense

- If you answer yes to any of those questions you should:
- Hang up the phone/Turn off your computer
- Remember if you gave away any information and what that information was
- Contact your family or the police to report that you may be the victim of Identity Theft/Fraud

What Happens if I am A Victim?

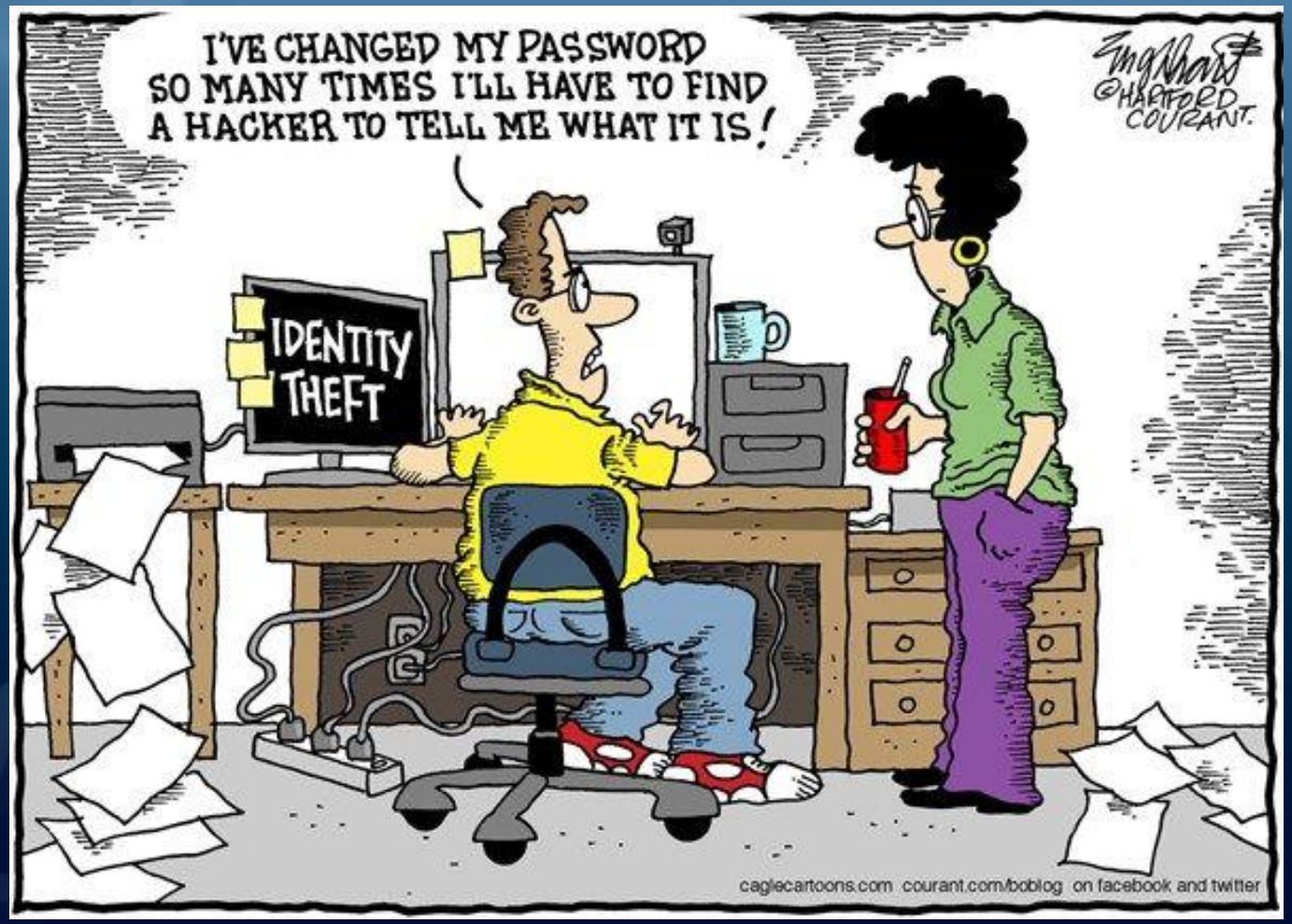
- If you are a victim of Identity Theft, know it is not the end of the world
- Try and remember what information you gave to the criminals
- Close any accounts or cards you think the criminals might have access to
- Contact the company you have said accounts with to inform them that you have been a victim of Identity Theft
- Know that once you have been a victim, your chances for being a victim of Identity Theft again rises

Conclusion

- There are many ways Fraud can happen as criminals are always coming up with new scams
- The number of Fraud related crimes has been rising so now is the best time to be informed
- Common sense is your best defense against scammers and criminals
- If you become a victim, know that it will be okay but you will be more vulnerable to Fraud in the future

Credit Reporting

- WWW.ANNUALCREDITREPORT.COM
- EQUIFAX – The East Coast
- EXPERIAN – The West Coast
- TRANS UNION – The Midwest


I'VE CHANGED MY PASSWORD SO MANY TIMES I'LL HAVE TO FIND A HACKER TO TELL ME WHAT IT IS!
IDENTITY THEFT
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