



FNB Bank

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SAFETY TIPS TO HELP AVOID SCAMMERS

Don't fall for a fake. There are imposters everywhere...from banks, government agencies, real estate and utility companies to family members. The "fakes" use pressure tactics to create a **false** sense of urgency. They may tell you they will stop your Social Security or other benefits, freeze your bank accounts or send the police if you don't act now.

Banks never ask that. FNB will never call **OR** text and ask you for a one-time verification code, PIN, or password. If something feels strange, hang up immediately and call your local FNB branch office or call the number on the back of your debit or credit card.

Don't respond to unsolicited messages. Ignore and delete texts if they aren't from numbers in your known contacts list. And even then, be suspicious if they ask you to click a link or provide personal information. A random "How are you today?" text from an unknown number can open you to further unsafe actions. Just ignore and delete.

If it sounds too good to be true, it probably is. Beware of anyone promising you high returns, low risk or "golden" opportunities. Take the time to research the information you are being told. Work with trusted advisors and generally ones that you can meet in person. Ask a family member (or other trusted friend) to review the information with you before you send any of your hard-earned money.

Never share your passwords or PIN. Keep your passwords and PINs a secret. It's never a good idea to share your login information.

Protect yourself from phishing emails. Pay close attention to any email claiming to be a bill or security alert. Don't use links or open attachments included in emails. Go to the website directly and login there to review information or call the "sender" from a known contact number and confirm the email **BEFORE** opening an attachment or clicking a link even if it *appears* to be from a boss, co-worker, family member or friend.

Be alert. Never send money to someone you don't know in real life, especially through third-party services such as money-transfer apps. Don't send a payment with gift cards. Legitimate businesses will never accept a gift card for payment on a bill.

Monitor your accounts regularly. Carefully review your account transactions and report unauthorized transactions immediately.

Payment Apps (ie: Venmo, Zelle, CashApp) These apps are NOT meant for paying someone to purchase something if you don't know them. The apps are designed **ONLY** to pay someone you know.