

- **Watch out for Artificial Intelligence scams**

Scammers use AI to clone voices impersonating people. One of the scams using AI is where they clone voices of loved ones, then call using that voice, pretending to be desperate for money to get out of trouble or danger. It's very convincing.

- **How it can happen:**

- I answered a call that I thought was my son because it sounded exactly like his voice saying he'd had an accident, injured someone, and was in police custody.
- After hanging up, I received several calls from someone claiming to be his public defender. He gave me his name, the county clerk's info and told me to how to wire \$9,000 for his bail.
- Luckily, I called my son's wife first, who said nothing had happened to him. I genuinely believed that the person on the phone was him. It was his voice, using words he would use. The "public defender" also sounded like a lawyer. He wasn't too pushy and spoke very calmly. It really does show how sophisticated scammers have become.

- **Help protect yourself**

- AI generated voices sound very real because scammers get a small audio sample of someone's voice and then run through an AI program that replicates the voice. **So be extra careful of friends or family members calling suddenly and needing help. Hang up and call them back on a number you know to be theirs, or call someone else who knows them.** You may also want to think twice before you post a video on social media because scammers can easily access a sample of your voice.

Scam alert: Check fraud

Be careful when using checks

What's happening?

Scammers can steal your written checks from your mailbox, or if you deposit them but don't dispose of them properly. Then, they can use chemicals to erase and rewrite checks to themselves, sell your personal info or use it to create counterfeit checks.

Consider using other ways to pay, including Bill Pay, [Zelle®](#) and ACH.

If you write a check, remember these tips:

- Use a permanent pen so the information is hard to erase.
- Make sure to fill out the payee and dollar amount space completely or draw a line to the end of the space. Also, sign your checks the same way every time.
- Mail your check from inside the post office.

Watch out for scammers impersonating banks

What's happening?

A scammer calls or texts pretending to be from your bank and says you need to send money to another account using a wire transfer. They may claim it's to reverse fraud on your account. Don't fall for it – it's a scam!

We will never ask you to send money to yourself.

Tips to help you stay safe:

- Know who you're talking to: You can verify that you're speaking with us by hanging up and calling the number on the back of your bank card or your account statement.
- Take a moment: Think about what they're asking for, and verify they are who they say they are, especially if it feels urgent or pressured — it could be a scam.
- Be careful when sending money: It's important to verify you're not sending money to a scammer. Once you send money you may not be able to get it back.

To help protect yourself, always be suspicious of calls, emails, texts or any communication you receive from someone you don't know — particularly if they want money or your personal information. See below for examples of common scams and tips to be more secure.

For sale, hot deal

"Get a great price on these exclusive sneakers. You can pay using cash or a payment app."

TIP: Be wary of great "deals" on social media sites. Once you send money you may not get it back.

Someone you 'know'

"I'm with the IRS, and you owe back taxes. If not paid immediately, a lawsuit will be filed against you."

TIP: Be cautious if you're told to take action right away. Think about what they're asking for and verify that they are who they say they are.

'Accidental' payment

"I didn't mean to send you that money! Please send it back to me right away."

TIP: Never return any unexpected funds without calling your bank first.

Romance

"I'm having a medical emergency and need money. I promise to pay it back quickly. Can you help?"

TIP: Don't send money to anyone you've only spoken to online or by phone.

Computer virus

"We've detected malware on your computer. Give me access remotely so I can fix that for you."

TIP: Never give anyone remote access to your computer unless you can 100% verify who they are.

ATM withdrawals

"Hey, don't forget to use the tap feature on the ATM. I can show you how it works."

TIP: Don't accept help from strangers at the ATM. Pay attention to your surroundings and watch out for people looking at your screen.

You've won!

"Congratulations! You've won the lottery! We will need to collect taxes prior to your payment."

TIP: Do not send money to claim a prize. Chances are it's a scam.

Home closing

"These are the wire instructions to close on your house."

TIP: Be very cautious of last-minute changes to payment instruction and call your agent or loan officer directly to verify wire instructions before you send money.

Investment

"You've registered to receive notifications on investment opportunities. Are you ready to invest? I have a once-in-a-lifetime opportunity!"

TIP: Research the person or company you're dealing with, and make sure they're legitimate.