

# FRAUD ALERT: HOW TO AVOID ACCOUNT TAKEOVER FRAUD

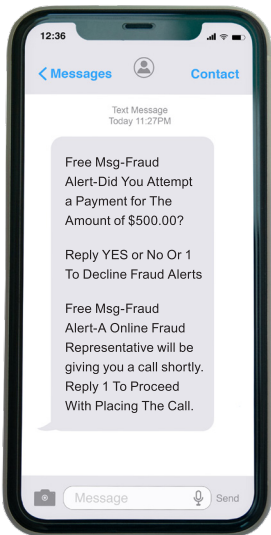
## What is an “account takeover”?

An account takeover happens when a fraudster poses as a financial institution to get your personal or account information. Once the fraudster has access to your account, they can make unauthorized transactions.



## How Does It Work?

The account takeover fraud usually begins on a Friday, after business hours, and runs through the weekend.



The phone (above) shows an example of a fraudulent “account takeover” text message.

## How Can You Prevent Account Takeover Fraud?



If you receive a text (or email) like the one shown here, do not reply to the sender. Ignore the message and do not call any phone numbers listed in the text.

If you receive a phone call that seems to be a phishing attempt, end the call immediately. And be aware that area codes can be misleading: a local area code does not always guarantee that the caller is local.

**AVOID FRAUD:** Do not share your personal information with anyone posing as our institution.