

# How Can I Avoid a Scam

Scams can happen to anyone. Learn how to protect your money and information from scammers.

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## What do scammers want?

Scammers are dishonest people. Some lie to convince you to send them money. Others want your personal identifying information, account and card numbers, and online banking credentials (i.e., usernames and passwords). Once a scammer obtains your information, they can pretend to be you and use your accounts without permission.

## What are the signs of a scam?

Scammers tell many different stories to try to get your money or information. Some common scams involve:

- **Impersonating a financial institution** – they might claim to be the fraud department and instill fear about an unauthorized transaction on your card or account
- **Impersonating a business or government agency** – they might lie and say that you owe money, or made a purchase that you didn't make, or threaten you over illegal activity that you didn't commit
- **Investment scam** – scammers entice individuals to invest in low-risk, high-yield investments and promise future returns; they might provide fake statements showing investment performance and balances, which encourages additional funds to be invested
- **Inheritance and sweepstakes scam** – criminals will convince you to pay a handling fee or taxes to receive inherited funds or sweepstakes winnings
- **Tech support scams** – you might receive a pop-up message on your computer or phone warning of an issue, such as a virus or other malware; the scammer claims to be from tech support and offers to assist you; they eventually gain remote access to your computer or phone
- **Romance scams** – criminals attract individuals through social media or fake online dating profiles in order to gain their trust and affection; they appear genuine and caring and may even propose marriage, but they never follow through
- **Buyer/Seller scams** – involves tricking someone out of money or an item, which can cause financial harm
- **Phishing scams** – variations of phishing include scams by phone, email and text message; fake email addresses and websites are disguised as a trusted source used solely to steal information
- **Family emergency scams** – scammers contact individuals claiming to be a family member or a friend with a financial or medical emergency

## How do scammers obtain money from victims?

Once an individual is tricked into trusting the scammer, they will use many payment methods to move money into criminal hands. Scammers will tell you how to pay and often pressure you to act immediately. The most common transactions occur by using fraudulent checks, gift cards, wire transfers, cryptocurrency (i.e., Bitcoin), debit and credit card transactions, and cash.

## How do I protect myself from scammers?

- Don't respond to unexpected calls, emails, texts, or social media messages.
- Take your time. Honest organizations will not pressure you.
- Never pay someone who insists you can only pay with a gift card, a wire transfer, cryptocurrency, or a payment app.
- Never provide your personal information, account or card information, or online banking login credentials to ANYONE over the telephone, even if they claim to be calling from a financial institution. First Choice America will NEVER contact you and ask for this information.
- When concerned whether a call is legitimate, hang up and contact the business or financial institution at the telephone number you know is correct. First Choice America can be reached at 304-748-8600.
- Members who utilize the First Choice America Mobile App can monitor their card usage through the My Cards feature to reduce the risk of unauthorized card transactions.
- Review your account history often, or at least monthly, when your statement is made available to you.
- Obtain your free credit reports from Equifax, Experian, and TransUnion by calling 877-322-8228 or visit [annualcreditreport.com](http://annualcreditreport.com)