

FRAUD AWARENESS

Financial fraud is one of the most devastating things that can happen to you. Financial fraud is simply the theft or embezzlement of money or any other property from a person. We recognize that you have worked hard for your money and some basic steps can be taken to protect your money and prevent you from becoming a victim of financial fraud.

If you believe you have been a victim to fraud:

- File a Police report with your local Police Station
- Report to Federal Trade Commission: www.ftc.gov/complaint or 1-877-438-4338
- Report to Iowa Attorney General's Office at 1-888-777-4590
- Report fraudulent activity on your bank account by calling 515-232-5561

COMMON FRAUD SCAMS

Fake Check Scams

This scam can come in many different layouts such as: buying something you advertised or paying you to work-from home. It typically begins with a fraudster offering you a check for a large sum of money, often times more than you expected. The fraudster will then request you send the excess funds back to them. If the check you deposited is returned, you will be responsible and will owe the bank the money.

Grandparents Scam or Impersonation Scam

A con artist contacts you pretending to be someone you know, possibly your child, grandchild or family member. They explain they have a very urgent matter and are in trouble and need money as soon as possible. Typically they will want cash or a wire transfer. They will instruct you not to tell anyone! But is the person on the other line really someone you know?

Lottery/Sweepstakes Scams

You are contacted by a fraudster telling you some exciting news that you have won the lottery or a grand prize. In order to collect your winnings you need to end them money to cover the taxes. Stop and ask yourself, "How could I win the lottery if I have never played?"

Online Dating Scam

You have met someone online and have been talking to them for months. You really feel you have a good relationship with them. All of a sudden they want to meet or move in with you and the only problem is they need you to send them money. Slow down and visit with your family before sending any money. Do not fall victim to this common scam.

SAFETY TIPS

- **Verify the caller.** Call them back at a number you know to be genuine, not one they have given you.
- **Consult a trusted family member** before acting on any request. While you may be told to not discuss with anyone, verify with someone else before you send any money.
- **Never give personal information**, including Social Security Number, account number or other financial information, to anyone over the phone unless you initiated the call and the other party is trusted.
- **Trust your instincts.** Exploiters and abusers often are very skilled. They can be charming and forceful in their effort to convince you to give up control of your finances. Don't be fooled-if something doesn't feel right, it may not be right. If it sounds too good to be true, it probably is.
- **Never pay or send money** to anyone who claims you have won a prize.
- **Never act quickly.** Fraudsters are very demanding and request that funds be sent urgently.
- **Never send cash in the mail.**