



#BANKSNEVERASKTHAT

Scams are one thing you don't want to unwrap this holiday season.

Every day, thousands of people fall victim to fraudulent emails, texts and calls from scammers pretending to be their bank. Add to that this time of expanded use of online banking and the busy holiday shopping season, and the problem is only growing worse. The Federal Trade Commission's report on fraud estimates that American consumers lost a staggering \$1.9 billion to these phishing schemes and other fraud in 2019 and the ongoing pandemic has only increased the threat. Imagine where we will be in 2021.

It's time to put scammers in their place.

Online scams aren't so scary when you know what to look for at County Savings Bank, we're committed to helping you spot them as an extra layer of protection for your account. We've joined with the American Bankers Association and banks across the country in a nationwide effort to fight phishing one scam at a time.

We want every bank customer to become a pro at spotting a phishing scam and stop bank impostors in their tracks especially during the holidays. It starts with these four words: Banks Never Ask That. Because when you know what sounds suspicious, you'll be less likely to be fooled.

These top 3 phishing scams are full of red flags:

- Text Message: If you receive a text message from someone claiming to be your bank asking you to sign in, or offer up your personal information, it's a scam. Banks never ask that.
- Email: Watch out for emails that ask you to click on a suspicious link or provide personal information. The sender may claim to be someone from your bank, but it's a scam. Banks never ask that.
- Phone Call: Would your bank ever call you to verify your account number? No! Banks never ask that. If you're ever in doubt that the caller is legitimate, just hang up and call the bank directly at a number you trust.

Don't unwrap a scam this holiday season. For tips and tools on how to keep phishing criminals at bay, including videos, an interactive quiz and more, visit www.BanksNeverAskThat.com. And be sure to share the webpage with your friends and family.