kearnybank
For today. For tomorrow.

Scam Red Flags

How do you know if it's a scam?

If you can check one (1) or more of the boxes below, it's likely you are being targeted in a scam:

- ☐ You receive an email, phone call or computer pop-up claiming you have been charged for a product or service you did not order.

- ☐ You are told you were refunded too much money which must be returned immediately

- ☐ You receive an email or phone call claiming you owe money for an unpaid service, credit card bill or utility bill.

- ☐ You are given instructions to send cash through a Bitcoin (digital currency) machine

- ☐ You are instructed by an unknown person to send money via Zelle, Cash App or other money transfer application.

- ☐ You are instructed to send money via a wire transfer to an unknown person or business

- ☐ You are told your money is at risk and must be transferred to a secure account/location.

- ☐ You are asked to purchase gift cards

- ☐ You are told a family member is in trouble and needs money fast

- ☐ You are told you won a multi-million sweepstakes

- ☐ You are instructed to keep a phone call or transaction confidential

- ☐ You are instructed not to reveal the true purpose of a banking transaction.

- ☐ You are asked for your bank account number, credit card number, or other personal identifying information

- ☐ You are asked to allow remote access to your computer and/or online banking

- ☐ You are asked for your username and password

- ☐ You are asked to allow deposits to your account and then send the money to others

- ☐ You are selling an item online and receive a check for an amount larger than asking price

- ☐ You are threatened with legal action, shutting off services or being reported to the authorities.

The *Security Center* at www.kearnybank.com includes resources for protecting yourself from fraud, information on how Kearny Bank protects you, examples of common fraud schemes, and steps you can take if you are the victim of fraud or identity theft.

Please don't hesitate to contact a Kearny Bank representative if you have any questions or concerns.