How to identify a scammer

Online scams

WATCH OUT FOR:

- **Too good to be true offers:** Urgency to "act now"
- **Typos:** Misspelled names or numbers in place of letters, e.g., Goog**1**e
- **Incorrect domain:** Ensure accurate URL endings, i.e., .gov, .com, .edu, .org

HOW TO HANDLE:

Visit business websites or apps directly. Verify info listed on official websites and reviews to confirm a business's reputation is positive.

Email scams

WATCH OUT FOR:

- **Fake emergencies:** Requests to send money quickly to help a loved one
- **Tone:** Feel of email isn't aligned with the sender, e.g., unprofessional or impersonal
- **Demands for personal information:** Asks you to share password, Social Security number or bank account info

HOW TO HANDLE:

Report as junk or spam and delete. Let impersonated organizations know a scammer is at work.

Call and text scams

WATCH OUT FOR:

- **Bank impersonation:** A text or caller claims to be your bank, e.g., "Citizens Fraud Department"
- **Unprompted communications:** Contact by someone you have never interacted with
- **Requests unusual payment methods:** Insists you pay immediately through cashier's check, money order, Bitcoin, prepaid debit card, etc.

HOW TO HANDLE:

Contact the company directly using a number from a verified source to confirm legitimacy.

Social media scams

WATCH OUT FOR:

- **Account hackers:** Hacked account of someone you know or a fake account reaches out to you with ill intention
- **Dating:** Attempt to initiate a romantic relationship, with the ultimate goal of asking you for money
- **Investment opportunities:** Advertisement for "amazing" investment opportunities often involving cryptocurrency

HOW TO HANDLE:

Do not accept friend requests from people you don't know. Check existing friends' accounts for suspicious activity.

For more tips, scan the code.

Citizens

To report any suspicious activity concerning your Citizens accounts, call 800-974-2260 Monday through Friday, from 8 am-10 pm ET and Saturday and Sunday, 9 am-6 pm ET or call the phone number found on the back of your credit/debit card or monthly statement.