

# SCAMS

a dishonest scheme; a fraud.



## GENERAL INFO:

Scams and fraud, as we all know, are everywhere. Let's work together on protecting your banking and financial accounts. Know that Home Loan State Bank will never call you and ask for passwords, pin numbers, or secure codes. If you have any questions, please do not hesitate to call us at **970-243-6600** or visit our website at [www.hlsb.com](http://www.hlsb.com).

## COMMON RED FLAGS OF SCAMS:

### Scammer asks for:

- Your Social Security number
- Login information for your online or mobile banking account
- Your debit card information, including your expiration date, PIN or security code
- One-time login codes for online accounts

## BEWARE OF:

- A scam involving a new job online where you are sent a check and asked to wire funds back.
- A scammer has "accidentally" overpaid you and wants funds back.
- A scam involving you sending money to someone you have never met, ie. romance scam or family member in jail scam.
- A scam asking for your Login/UserID for online banking, followed by a secure code sent via text.
- A scam involving you getting "free" money. If it is too good to be true, then it probably is.

## REMEMBER:

- If you are in a situation that feels suspicious, trust your instincts, it is probably a scam.
- Your bank will never contact you asking for any of this information.



# HOME LOAN STATE BANK

Member  
**FDIC**   
EQUALLY HOUSING  
LENDER