

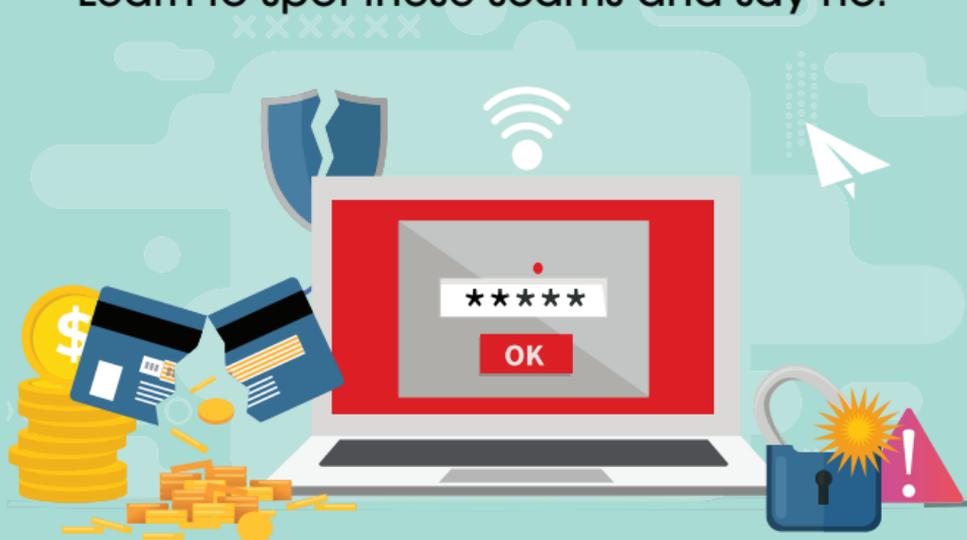
# Imposter Scams: Say No, Keep Your Dough

Imposter scams often begin with a call, text message, or email. The scams may vary, but work the same way - a scammer pretends to be someone you trust, often a government agent, family member, or someone who promises to fix your computer - to convince you to send them money or share personal information.

Scammers may ask you to wire money, put money on a gift card, or send cryptocurrency, knowing these types of payments can be hard to reverse.

According to the Federal Trade Commission, Americans lost more than \$667 million to imposter scams in 2019.

## Learn to spot these scams and say no.



## Protect Yourself



### Be Suspicious

of any call from a government agency asking for money or information. Government agencies don't do that; scammers do.



### Don't Trust Caller ID

Even if it might look like a real call, it can be faked.



### Never Pay with a Gift Card

wire transfer, or cryptocurrency. If someone tells you to pay this way, it's a scam.



### Check with the Real Agency, Person, or Company.

Don't use the phone number they give you. Look it up for yourself. Then call to find out if they're trying to reach you - and why.

# Recognize the Scam

You get a call, email, or text message from someone claiming to be:



- A **FAMILY MEMBER** (or someone acting for them), saying your relative is sick, has been arrested, or is in serious trouble and needs money right away.
- A **COURT OFFICIAL** indicating that you failed to appear for jury duty and need to pay a fine or you will be arrested.
- The **POLICE** saying you'll be arrested, fined, or deported if you don't pay taxes or some other debt right away.
- From **SOCIAL SECURITY** claiming that COVID-19 related office closures means your benefits have been suspended.
- From the **IRS** saying you owe back taxes, there's a problem with your return, or they need to verify information.
- From your **BANK** claiming they need to verify personal information before they can send you a new card.



# Champlain National Bank

## Report and Share

Never be embarrassed to tell us if you fall for a scam.  
We're here to help!

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