



# SECURITY AWARENESS

## Be Alert. Be Smart. Beware.

Each year, millions of consumers are victims of fraud. According to data in a year-end 2021 Federal Trade Commission report, more than 2.8 million people reported fraud to the agency -- representing over \$5.8 billion in fraud, up from \$2.5 billion in 2020.

**Don't be a fraudster's victim!** We know thieves and cheats and criminals are skimming and phishing and stealing information and identities. At GenoaBank, we're committed to helping you avoid fraud scams. Staying proactive and informed will protect you and enable you to react quickly and appropriately.

As your trusted financial partner, GenoaBank will never contact you via unsolicited, emails, phone calls, text messages or any other medium to request your Online Banking credentials or personal information. *We already maintain your information on file and have no need to contact you.*

So, **be alert** and **be smart**. Here are some quick tips for avoiding fraud.

### Emails



Watch out for emails that ask you to click a suspicious link or provide personal information. The sender may claim to be someone from GenoaBank. **Beware, it's a scam.**

### Phone Calls



If you receive a call from someone claiming to be affiliated with GenoaBank and asking you to verify your account number, password, or a code sent to you unexpectedly – **beware, it's a scam.**

### Text Messages



If you receive a text message claiming to be from GenoaBank and asking you to sign in or offer up your password or personal information – **beware, it's a scam.**

If you're ever in doubt that an email, phone call or text message is legitimate, contact us directly to verify the request.