

## Questions Banks will Never Ask – How to Spot Phishing Scams

According to a 2019 Federal Trade Commission (FTC) report on fraud estimates, American consumers lost an astounding **\$1.48 billion** to “phishing” scams alone, in 2018. Don’t become a scammer’s next victim. Review the information below so you can: identify the different ways scammers will contact you phishing for personal information (while posing as your bank), become aware of the questions banks will never ask, and know where to report a phishing attempt.

### Look out for phishing scams that send you fraudulent:

- ❖ **Text Messages** - asking you to provide personal/account related information via text.
- ❖ **Emails** - prompting you to click a suspicious link or request personal/account information.
- ❖ **Phone Calls** - pretending to be someone from your bank, asking questions about your account, including asking you to verify your account number. Even if the number that shows up on your caller ID looks legitimate, hang up and contact your branch directly to verify the recent call.

If you receive a questionable communication, always contact your bank directly to confirm if the communication came from them and advise them of any phishing attempt.

### Banks will Never Ask For:

- ❖ **Your account information or account number**
- ❖ **Personal information like your full Social Security Number or date of birth**
- ❖ **ATM PIN**
- ❖ **Online banking password/login credentials**

### Where to report a Phishing Attempt:

- ❖ **Contact your Branch** - reach out to your local branch to let the bank know of the fraudulent phishing communication you received.
- ❖ **Phishing Emails** - forward suspicious emails to the Anti-Phishing Working Group: [reportphishing@apwg.org](mailto:reportphishing@apwg.org).
- ❖ **Phishing Text Messages** - forward suspicious text messages to SPAM (7726).
- ❖ **Federal Trade Commission** - you can report a phishing attempt to the FTC’s website: [ftc.gov/complaint](https://www.ftc.gov/complaint).

If you have any questions please call our Customer First Contact Center at (203) 462-4400  
(Mon – Fri 8:30 a.m. to 4:30 p.m., excluding Bank holidays)

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