



*You can't be the best,
if you're only the same!*

SECURITY UPDATE - APRIL 2022

Don't fall victim to these common scams.

Cybercriminals are always looking for sophisticated ways to steal your personal information or get money. Identifying these common scams early on can help you avoid becoming a victim.

Grandparent Scams

- A person impersonates a grandchild in a desperate situation and needs financial assistance.
- Messages can sound like the person is in jail, involved in a car accident and requires you to pay a lump sum of cash.
- Scammer spoofs caller ID to make it look like the call is coming from a trusted source.
- Scams often occur around spring break or summertime.

IRS/Law Enforcement Scams

- A fake IRS agent calls or emails you, saying that you owe back taxes that needs to be paid immediately or you're receiving a refund.
- A law enforcement officer invokes fear that a warrant is out for your arrest.
- Messages require you to pay a fee via wire transfer.
- You could be asked for your personal information to confirm your innocence.



Claim Your Tax Refund Online

We identified an error in the calculation of your tax from the last payment, amounting to \$ 419.95. In order for us to return the excess payment, you need to create a e-Refund account after which the funds will be credited to your specified bank account.

Please click "Get Started" below to claim your refund:

Romance Scams

- Scammers seek out elderly or isolated victims through social media or dating websites.
- Tries to gain victims' trust and affection to manipulate and steal from them.
- Makes urgent excuses of needing financial assistance for legal fees or medical emergencies.

Secret Shopper Scams

- Honest companies pay you to try their services and products and DO NOT charge you to work for them.
- Scammers want you to pay for a list of mystery shopping jobs online.
- The job guarantees you will make a lot of money.
- You get a check and are told to deposit it into your bank account and send money to the scammer.

Subject: Part time Job

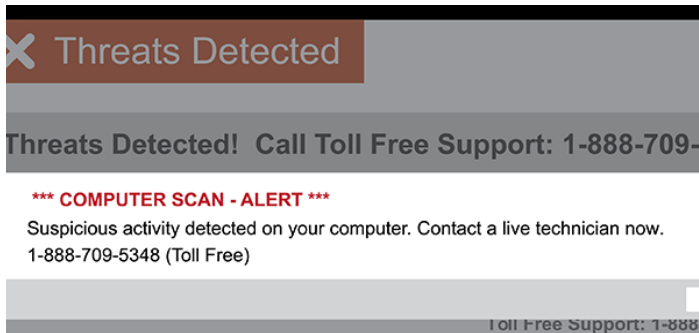
You have been selected as a Secret Shopper in your area A job that will not affect your present employment & no sign up fee. It's fun, rewarding and flexible. You can make up to \$1000 weekly also, To view details of the job and apply please visit our website

<https://tinyurl.com/> [REDACTED]

Regards

Tech Support Scams

- A random message pops up on your computer screen from a well-known company (i.e., Microsoft) claiming a virus is on your computer.
- The message says you must call the number, give them access to your computer or pay money.
- Scammers can access your personal or financial information and add spyware to your computer to obtain more details later.



Text Scams

- Promises a free prize, coupon or gift card.
- Sends a fake notification related to a package delivery.
- Claims there's suspicious activity on your bank account.
- Promises to help you pay off student loans or credit card debt.

Text Message
Today 5:56 PM

Hello Olivia, your FEDEX package with tracking code GB-6412-GH83 is waiting for you to set delivery preferences: e3fmr.info/onAyXsVfomA

Tips for avoiding these common scams:

- Never give your personal or financial information to a request, message or phone call that you did not expect.
- Do not act immediately if a scam requires you to pay instantly. Legitimate businesses give you enough time to make a decision.
- Block unwanted text messages and calls.
- Research the official websites of businesses and make sure the information matches the email, phone number or text message. For example, visit the IRS website for their phone and contact them to see if you owe money for back taxes.
- Be careful of how much you post and share on social media.

Reminder

Knowing the signs of all common scams will ensure that you stay protected on and offline. Please remember, Oak Bank will never ask for your personal information via phone, text or email.

If you have been a victim of these scams please, email bank@oakbankonline.com or give us a call at 608.441.6000.

➤ For additional security information you can visit [Oak Bank's Security Information](#) on our website.



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