



## 'Tis The Season For Scams So Stay Vigilant



The holiday season is here and it's important to remember that scams and fraud are on the rise. While these threats can occur year-round, the holidays bring out a surge in new scams that can derail your plans and put your personal information at risk. Here's what to watch out for and how to stay safe.

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### Emerging Scams to Be Aware Of

**Social Media Scams:** Ads on social media may seem like a great deal, but they often lead to fraudulent websites that can infect your device with harmful malware. Stick to trusted sites by going directly to a retailer's website rather than clicking through on social media ads.

**Look-Alike Websites:** Scammers frequently create fake websites that look identical to popular retailers' sites. These sites are designed to steal your login credentials or install malicious software on your device. Always double-check the website URL for accuracy before entering your payment details.

**Fake Travel Booking Sites:** Pop-up ads offering too-good-to-be-true travel deals may look appealing, but they could lead you to phishing sites designed to steal your personal information. Stick to well-known travel booking platforms, and be cautious of any site that looks unfamiliar or offers unrealistic discounts.

**Account Alert Scams:** You might receive fraudulent emails or texts claiming that your account is overdrawn or compromised. These phishing attempts aim to make you panic

and click on a malicious link. Instead, contact Oak Bank directly or the credit card issuer directly by using the number on the back of your card or the official website.

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## Don't Let the Classics Catch You Off Guard

Some scams are ever-present, and they tend to pop up more during the holiday season.

**Gift Card Scams:** During the holidays, scammers may offer free gift cards in exchange for your personal details. Be cautious of such offers—they're often designed to steal your identity.

**Charity Scams:** Scammers often take advantage of the season of giving by posing as charitable organizations. Always research a charity before donating, and never send money through wire transfers, cryptocurrency, or gift cards.

**Package Delivery Scams:** Be on the lookout for fake delivery notifications that may come via email, text, or phone call. These can lead to fraudulent sites designed to steal your information or install malware on your device.

**Fake Gift Exchanges:** While seemingly fun, these "gift exchange" schemes often resemble pyramid schemes and are illegal. If it sounds too good to be true, it probably is—just say no.

**Emergency Scams:** Scammers frequently impersonate friends or family members in urgent need of money for a supposed emergency. Before sending money, verify the situation by contacting family members directly.

**Malware Emails:** Malicious emails containing links or attachments can lead to malware infections. Be careful not to click on unfamiliar links or download attachments from unknown senders.

**Puppy Scams:** Though pets make wonderful gifts, be cautious when buying one online. Many scammers pretend to sell puppies, only to take your money without delivering an animal.

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## What to Do if You Are Targeted or If You've Been Scammed

1. Do not respond to suspicious emails or calls—block the sender immediately.
  2. If you've shared sensitive information, contact Oak Bank right away to report the potential breach.
  3. Use multi-factor authentication whenever possible for an added layer of protection.
  4. If you realize that you've been scammed, it's important to act quickly and change your passwords for any accounts that might have been compromised.
  5. Report the incident to the [Federal Trade Commission](#) (FTC) and file a complaint with [IC3.gov](#).
  6. Contact Oak Bank immediately so we can assist you in securing your accounts.
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For additional security information, you can visit [Oak Bank's Security Information](#) on our website.

**Need help with your account?**

Email: [bank@oak.bank](mailto:bank@oak.bank)

Call: 608.441.6000



If your Oak Bank Debit/ATM Card has been misplaced, call 877.755.2957.

If you have misplaced your Oak Bank Visa Credit Card, call 800.423.7503.

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