



BEWARE *of Financial Fraud Year-Round*

No one is immune to fraudulent scams! Don't be caught off guard...use these tips to keep your finances safe.

1. Be aware of what a phishing scam is. It includes any unsolicited phone call, email, and website designed to trick recipients into divulging personal information including account numbers, usernames, passwords, and Social Security numbers.

2. Never give out your personal information. The call or email may seem official, but if it was unwarranted, then think twice before responding.

3. Do not respond to threats. Fraudsters may warn you of dire consequences if you do not validate your information immediately. Always contact the company directly to verify the legitimacy.

4. Review your credit card or bank account statements. Look for unauthorized transactions on a regular basis. Report any discrepancies to your bank immediately.

5. Be careful before submitting financial information online. Watch for the padlock or key icon at the top or bottom of your browser and ensure the internet address starts with "https." Both signify a secure site.

We want this be your best year yet! Stay on top of the latest scams and always be aware of your financial security. For more on this and other vital financial info, visit our Consumer Awareness page at 1stsummit.com.



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