

Protect Yourself from Fraud

Crooks can be clever when it comes to financial fraud, often combining new technology with old tricks to get your personal information and access to your money, according to the Federal Trade Commission.

Lawbreakers who commit fraud use criminal deception for financial or personal gain. Identity theft, which is a form of fraud that involves someone stealing your personal information and identification, is one of today's fastest growing crimes.

Rather than sit back and hope you won't become a victim of fraud, businesses and consumers are encouraged take a more proactive approach. The FTC recommends taking [these extra precautions](#) to help keep your accounts safe and protected against fraud and identity theft

1. **Review account activity daily.** [Monitor your financial accounts](#) regularly online for fraudulent transactions. Sign up for text or email alerts from Busey for certain types of transactions.
2. **Keep authorized signer information current.** [If fraudulent activity is suspected](#), Busey will immediately freeze the account and notify you. When this happens, it's important we have your current address and contact information. Commit to keep this up to date at all times.
3. **Reset online banking passwords** - Odds are your [account passwords](#) haven't been updated recently. Change it up this season and create a login credential that's lengthy, uses special characters and doesn't contain any real words, names or significant dates.
4. **Spot imposters.** Scammers often pretend to be someone you trust. Don't send money or give out personal information in response to an unexpected request—whether it comes as a text, a phone call or an email. Busey will never request personal information through email, phone or in person at your residence.
5. **Do online searches.** Type a company or product name into your favorite search engine with words like "review," "complaint" or "scam." Or search for a phrase that describes your situation, like "IRS call." You can even search for phone numbers to see if other people have reported them as scams.
6. **Don't believe your caller ID.** Technology makes it easy for scammers to fake caller ID information, so the name and number you



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see aren't always real. If someone calls asking for money or personal information, hang up. If you think the caller might be telling the truth, call back to a number you know is genuine. Hang up on robocalls. If you answer the phone and hear a recorded sales pitch, hang up and report it to the Federal Trade Commission. These calls are illegal, and often the products are bogus. Don't press 1 to speak to a person or to be taken off the list. That could lead to more calls.

7. **Don't pay upfront for a promise.** Someone might ask you to pay in advance for things like debt relief, credit and loan offers, mortgage assistance, or a job. They might even say you've won a prize, but first you have to pay taxes or fees. If you do, they will probably take the money and disappear.
8. **Consider how you pay.** Credit cards have significant fraud protection built in, but some payment methods don't. Wiring money through services like Western Union or MoneyGram is **risky** because it's nearly impossible to get your money back. That's also true for reloadable cards like MoneyPak, Reloadit or Vanilla. Government offices and honest companies won't require you to use these payment methods.
9. **Be skeptical about free trial offers.** Some companies use free trials to sign you up for products and bill you every month until you cancel. Before you agree to a free trial, research the company and read the cancellation policy. And always review your monthly statements for charges you don't recognize.
10. **Don't deposit a check and wire money back.** By law, banks must make funds from deposited checks available within days, but uncovering a fake check can take weeks. If a check you deposit turns out to be a fake, you're responsible for repaying the bank.

At Busey, we ensure customers have the information needed to stay safe—without any unwanted surprises. If you have questions, please contact your nearest Busey location or report suspicious activity immediately to **1.800.67 I Busey**.

For more tips on how to protect your identity and to stay informed of security issues, scams or alerts, visit the [Information Security Center](#) on ***busey.com***.



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