

Introducing the Bank of Oak Ridge **Security Center**! Full of helpful resources and information, the Security Center will empower you to catch fraud before it happens and address it quickly if it does.

Imposter Scams to Watch For

Common Scams	You May Be Approached With:	What The Scammer Will Do or Say:
Employment Imposter Scam	A job offer for caregiving, personal assistance, mystery shopping, reshipping, or remote/government work.	You will be asked to pay fees, deposit a check, buy gift cards, move money, or send sensitive information too early.
Romance or Relationship Exploitation	A fast-moving online relationship that develops through dating apps, social media, or messaging platforms.	You will be asked to send money for an emergency, loan, travel, medical issues, investments, cryptocurrency, or gift cards.
Family Emergency Imposter Scam	Requests to send money quickly from someone who claims to be a loved one in trouble.	You will be asked for money with urgency and secrecy by a caller with a familiar voice or spoofed caller ID/email.
Government, Utility, or Bank Imposter Scam	Alarming contact from someone who claims to be a bank, utility company, government agency, law enforcement, or court office employee.	You will be threatened with utility shutoff or arrest or told there is an urgent account problem or penalty while requesting quick payment.

◆◆ **AI-enabled impersonation** is a tactic used in all types of scams where the scammer looks or sounds like someone else, oftentimes someone that you know. They will contact you through realistic phone or video calls, emails, or online profiles and you need to verify their identity through a trusted, separate method.

If you suspect that you are being scammed:

► STOP

Completely stop communication and do not click additional links

► SECURE

Change passwords, enable multi-factor authentication and monitor accounts

► DOCUMENT

Save messages, phone numbers, emails, payment details and screenshots

► REPORT

Contact Bank of Oak Ridge immediately so we can help protect your account

Bank of Oak Ridge will never call, text, or email to ask for your PIN or identification code.

UNSURE ABOUT A CALL OR MESSAGE? CALL OR VISIT YOUR BANKER FOR GUIDANCE.