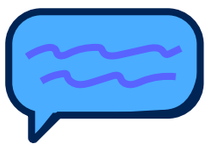
Phishing Red Flags

Every day, regular people like you lose their hard-earned money to online phishing scams. Don't fall for fake — learn how to spot shady texts, emails, and phone calls by knowing the things your bank would never ask.

BANKS NEVER ASK THAT .com



Text Message Scams

Phishing text messages attempt to trick you into sharing personal information like your password, PIN, or social security number to gain access to your bank account. As long as you don't respond to these messages and delete them instead, your information is safe. All you need to do is spot the signs of a scam before you click or reply.

EMAILS
PHONE CALLS
TEXT MESSAGES
MOBILE PAYMENT APPS

Slow down—think before you act

Acting too quickly when you receive phishing text messages can result in unintentionally giving scammers access to your bank account — and your money. Scammers want you to feel confused and rushed, which is always a red flag. Banks will never threaten you into responding, or use high-pressure tactics.

Don't click links

Never click on a link sent via text message — especially if it asks you to sign into your bank account. Scammers often use this technique to steal your username and password. When in doubt, visit your bank's website by typing the URL directly into your browser or login to your bank's mobile app.

Never send personal information

Your bank will never ask for your PIN, password, or one-time login code in a text message. If you receive a text message asking for personal information, it's a scam.

Delete the message

Don't risk accidentally replying to or saving a fraudulent text message on your phone. If you are reporting the message, take a screenshot to share, then delete it.

What to do if you fall for a phishing text message

1. Change your password If you clicked on a link and entered any sort of username and password into a fake site.
2. Contact your bank.
3. If you lost money, file a police report.
4. Report the scam to the Federal Trade Commission or call 1-877-FTC-HELP (382-4357).

American Bankers Association®