



# DON'T GET LURED IN

## HOW TO SPOT AND STEER CLEAR OF COMMON PHISHING SCAMS

As more customers turn to online banking to manage their day-to-day financial needs, it's important to be aware of potential cyber threats that could put your information at risk. One of the biggest out there is Phishing.

HERE'S WHAT YOU NEED TO KNOW TO STAY ALERT AND ON GUARD.



## KNOW THE FACTS

Phishing scams come in lots of different forms these days, including emails, phone calls, texts and even social media posts that appear to be from a well-known or trusted source.

But really, they are just a clever front to get you to click on a link and/or enter sensitive information, including account numbers, banking PINs or credit card numbers.

**3 BILLION**

OVER 3 BILLION PHISHING EMAILS ARE SENT EVERY DAY.

**35%**

35% OF ALL PHISHING EMAILS ARE OPENED BY TARGETS USERS.

**90%**

ROUGHLY 90% OF DATA BREACHES OCCUR DUE TO PHISHING.

## RECOGNIZE THE BAIT

Phishing scams are easier to spot when you know what to look for. Here's a closer look at three of the most common types of phishing scams as well as suggestions to help you spot and steer clear of each.

### PHONE PHISHING

- These scams that use phone calls, voice mail or Voice Over IP (VoIP) technology.
- Scammers can make any number or name appear on your mobile phone or caller ID.
- Callers will pretend to be from a bank or other institution you trust in order to trick you into providing bank account or other information.

#### FACT CHECK

Your bank would never call and ask you to provide or verify account information.

Your bank would never call with an urgent issue that requires you to provide sensitive information over the phone.

#### STEER CLEAR

IF YOU ARE UNSURE IF A CALL IS FROM A SCAMMER OR YOUR BANK, HANG UP AND DIAL A CUSTOMER SERVICE NUMBER YOU TRUST.

### TEXT PHISHING

- Phishing scams that send fraudulent text (SMS) messages.
- Attackers may pretend to be your bank or even a shipping service you use.



#### FACT CHECK

Your bank would never send a text message that asks you enter your account login, username or other personal information.

Your bank would not send an unexpected text that asks you to click a link to another site or landing page.

#### STEER CLEAR

DELETE AND REPORT SUSPICIOUS TEXTS IMMEDIATELY. THIS WILL PREVENT ACCIDENTALLY SAVING IT OR REPLYING TO IT.

### EMAIL PHISHING

- A traditional phishing scam sends fraudulent email messages asking you to click on a link and/or enter sensitive information, including bank PINs, account numbers, etc.
- Another form of email phishing is Spear Phishing. This goes a step further than Special Scams by including bits of personal information that make it appear more legitimate.

#### FACT CHECK

Your bank would never send you an email to enter account or other sensitive information.

Your bank would never send you an email that asks you to click an unfamiliar link.

Your bank would never send you an email asking you to open attachments.

#### STEER CLEAR

DELETE AND REPORT FRAUDULENT EMAILS IMMEDIATELY. THIS WILL PREVENT ACCIDENTALLY SAVING IT OR REPLYING TO IT.

## BE CYBER AWARE!

Spotting and avoiding Phishing and other cyber attacks really comes down to being alert to potential red flags that an email, text or other online communication is a scam. Here are five general guidelines to help keep you protected.

#### 1. WHEN IT DOUBT, THROW IT OUT!

If you are unsure of any inquiry from a bank or other business, avoid the suspicious call or message and contact the company directly.

#### 2. NEVER REVEAL PERSONAL OR FINANCIAL INFORMATION

In an unexpected online message.

#### 3. PAY ATTENTION TO WEBSITE URLS.

Look for variations in spelling or details such as “.net” vs. “.com”.

#### 4. LOOK FOR MISSPELLINGS AND POOR GRAMMAR IN TEXTS AND EMAILS

They are key warning signs of a scam.

#### 5. KEEP A CLEAN MACHINE

Stay current with software updates to fortify security.



## WE'RE HERE TO HELP!

At Oxford Bank, we're committed to helping valued customers like you stay cyber aware and alert by providing timely, relevant information and resources that help you steer clear of potential online threats. For more information about phishing or other online security concerns:

[Visit our website](#)

[Sign-up for our e-newsletter](#)

Sources: More Than Three Billion Fake Emails are Sent Worldwide Every Day | 2019-06-11 | Security Magazine  
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