

## Commercial Bank Customers Please Read

According to the FTC, people reported losing \$10 billion in scams in 2023. That's \$1 billion more than in 2022.

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### *Top SCAMS reported in 2023:*

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- **Imposters scams**- These scams include people pretending to be your bank's fraud department, the government, a relative in distress, a well-known business, or a technical support expert.
- **Online shopping and negative review**- scammers pretend to be selling a product just so they can steal your credit card or bank account information.
- **Prizes, sweepstakes, lotteries**- requests for payment to claim fictitious prizes, lottery winnings or gifts.
- **Investment scams**- Consumers are tricked into paying money for bogus crypto currency investments.
- **Business and job opportunities**- scammers advertise jobs the same way honest employers do-online. They promise you a job, but what they want is your money and your personal information.

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### *Listed below are different types of fraud that is currently in our area and what you can do to help combat it:*

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- **Altered and counterfeit checks**- Use a gel pen to write checks; carefully examine your statements and do a daily check on your online banking account.
- **Stolen mail**-Take your mail inside the post office. Do not put mail in a blue drop box outside or in your mailbox to be picked up.
- **Fraudulent checks for deposit**-If you receive a check in the mail from someone you don't personally know and for no apparent reason, don't cash or deposit it. It's a scam!
- **ID theft**-NEVER give a caller your social security number or your bank account number.

- **Request to access online banking**-Nobody legitimate will ask you to log into your online banking or make a transfer to “fix” a problem.
- **Request to make a wire transfer or large cash withdrawal from your account**-This is never for a legitimate purpose.
- **Request to conceal activity from the bank**-Any of the above along with a request by a call NOT to tell the bank why you’re conducting a wire or cash transaction.
- **Pop-Up Messages to “fix” your computer**- Never allow anyone access to your computer to “fix” a problem unless you reached out to them.

If you fall victim of a scam, report it to us immediately by calling 989-875-4144 and report it to the FTC at [ReportFraud.ftc.gov](https://www.reportfraud.ftc.gov) or by calling 1-877-438-4338.

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*Other important phone numbers:*

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**Credit Reporting Companies:**

- Equifax- [www.equifax.com](http://www.equifax.com) or 1-800-525-6285
- Experian- [www.experian.com](http://www.experian.com) or 1-800-397-3742
- TransUnion- [www.transunion.com](http://www.transunion.com) or 1-800-680-7289

**FTC- to report Identity Theft-** [www.ftc.gov/complaint](https://www.ftc.gov/complaint) or [1-877-438-4338](tel:1-877-438-4338)

**Internal Revenue Service- to report identity theft-** [www.irs.gov/identitytheft](https://www.irs.gov/identitytheft) or [1-800-908-4490](tel:1-800-908-4490)

**Social Security Administration- to report fraud-** [www.socialsecurity.gov](https://www.socialsecurity.gov) type in fraud in the search box, or 1-800-269-0271

**U.S. Postal Inspection Service- to file a complaint-**  
<https://postalinspectors.uspis.gov/contactUS/filecomplaint.aspx> or [1-877-876-2455](tel:1-877-876-2455)

For more fraud related information, please visit our website at [www.commercial-bank.com](http://www.commercial-bank.com), go to the Info Center, and click on the Security Center.