

BEWARE! Is It A Scam?

Criminals are constantly trying to steal consumers' personal information, using many ways to trick us into providing personal, confidential information. By collecting this information, they then attempt to use it to steal money from you.

Funny Words, Major Risks.

Protect Yourself From Phishing, Smishing, And Vishing Scams.

Scammers have become very creative and law enforcement is constantly battling these criminals. The stealing of information can happen in many ways by tricking us into giving up personal information. The following terms, while strange names, cover three categories of strategies that scammers use to target consumers.

- **Phishing:** scams that commonly happen when criminals use email to ask you to provide personal financial information. The sender pretends to be from a bank, a retail store, or government agency and makes the email appear legitimate. Criminals often try to threaten, even frighten people by stating "you're a victim of fraud" or some other urgent-sounding message to trick you into providing information without thinking. Don't do it.
- **Smishing:** Another form of information stealing, but instead of using email, the criminals use text messaging to contact you. Same idea, they pretend they are from an organization you might know and trust (such as a bank or the IRS) and try to get your personal information.
- **Vishing:** Scammers use phone services such as a live phone call, a "robocall," or a voicemail to try to trick you into providing personal information. Criminals commonly attempt to portray themselves as legitimate business or government officials, using urgency to scam you into providing information or payment to avoid some form of trouble.



Be Alert To Avoid Scams

Always be suspicious if someone contacts you unexpectedly online, by text, or on the phone, especially if they ask for your personal information. It doesn't matter how legitimate the company name may be, or email or website may look. If you think an email, text message, or website link might be legitimate, you should still verify it before providing personal information. If a website, caller, or text asks for personal information and you did not initiate the outreach, then do not provide the information. Companies such as financial institutions or government agencies will never reach out to you to collect this information.

If you want to validate something, do so by reaching out to the company on your own using an email address or telephone number that you know is valid, such as from their website or an account statement.

Remember to slow down, scrutinize, and question things, and use your best judgement. You are your best protection.

5 Tips For Combating Identity Theft



Holiday Closure Reminders

All branches will be closed for the upcoming holidays:

**Memorial Day:
Monday, May 29**

**Juneteenth:
Monday, June 19**

7 MONEY SAVING TIPS



Banking Services To Serve Your Business Needs.



Eastern Savings Bank offers a range of business banking services tailored to meet your specific business needs, regardless of your company size. We understand the challenges that come with running a business, which is why we work hard to make banking as easy and stress-free as possible.

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- *Business Checking* - Checking account options designed to serve varying business needs.
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- *Digital Business Banking* - A robust online and mobile banking platform built to provide the on-demand digital banking tools that business operators need.
- *And more.*

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