

## Stop! Is It A Scam?

Every day, regular people like you lose their hard-earned money to phishing scams. And not because of stupidity, but because scammers have become experts in creating realistic looking communications and using tactics to compel you to hand over confidential information and payment.

The most common phishing scams come through emails, texts, phone calls, and payment apps. Don't fall for traps by knowing how to spot them and the things your bank would never ask.



### Text Message Scams

#### ***Slow down and think first***

Scammers want you to feel confused and rushed, which is always a red flag. Acting too quickly can produce bad results. Banks will never threaten you into responding or use high-pressure tactics.

#### ***Don't click links***

Don't respond and 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.

#### ***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.



### Phone Call Scams

#### ***Question any sense of urgency***

Scammers try to get you to act before you think, usually by including a threat. A scammer might say "act now or your account will be closed," or even "we've detected suspicious activity on your account," don't give into the pressure.

#### ***Never give information***

Never share sensitive information like your bank password, PIN, or a one-time login code with someone who calls you unexpectedly. Banks may need to verify personal information but ONLY if you call them.

#### ***Don't rely on caller ID***

Scammers can make any number or name appear on your caller ID. Always be wary of incoming calls even if it's from a number you recognize as your bank.

#### ***Hang up even if it sounds legit***

Trust your gut. If you are unsure, stay safe by ending unexpected calls. Then call your bank by dialing the number on the back of your bank card, statement, or company website instead.

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## Home Financing

The housing market may be a bit challenging but with the right financing in place and a pre-qualification, you'll be ready to close on a deal when the right opportunity comes along.

Let us help you get prepared to make an offer with our affordable home financing solutions.

Our mortgage experts will guide you through the best mortgage solutions for your needs and budget. Contact us to discuss your home financing needs or go online to learn more at [www.easternsavingsbank.com/lending/fha-mortgage/](http://www.easternsavingsbank.com/lending/fha-mortgage/).



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## Upcoming Holiday Schedule

### Veterans Day

Branches closed on Saturday, November 11.

### Thanksgiving

Branches closed on Thursday, November 23

Corporate office closed on Thursday, November 23 and Friday, November 24.

### Christmas

All ESB offices closed on Monday, December 25.

### New Year's

All ESB offices closed on Monday, January 1.

**EasternEase Online and Mobile Banking**  
are always available for your banking needs

## Stop! Is It A Scam? (cont.)



**NEVER SHARE PERSONAL OR CONFIDENTIAL INFORMATION WITH ANYONE THAT CALLS, EMAILS, OR TEXTS.**



### Email Scams

#### **Avoid clicking suspicious links**

It's best to avoid clicking links in an email. Before you click, hover over the link to reveal where it really leads. When in doubt, call your bank, or visit their website by typing the URL directly into your browser.

#### **Scare tactics are red flags**

Banks will never use scare tactics, threats, or high-pressure language to get you to act quickly, but scammers will. Demands for urgent action should put you on high alert. Never reply with personal information like your password, PIN, or social security number.

#### **Be skeptical of every email**

Treat all incoming email as a potential risk. Fraudulent emails can appear very convincing, using official language and logos, and even similar URLs. Always be alert.

#### **Scrutinize your emails**

Your bank will never send attachments like a PDF in an unexpected email. Misspellings and poor grammar are also warning signs of a scam.



### Payment App Scams

#### **Be wary of texts or calls about payment apps**

Payment app scams often start with a phone call or text. If you get an unexpected call, just hang up. If you get an unexpected text, delete it. Even when they seem legitimate, you should always verify by calling your bank or payment app's customer service number.

#### **Only pay friends and family**

Don't send money to someone you don't know or have never met in person. These payment apps are just like handing cash to someone.

#### **Question urgent requests**

Scammers rely on creating a sense of urgency to get you to act without thinking. They might claim your account is in danger of being closed, or threaten you with legal action. These high pressure tactics are red flags of a scam.

#### **Avoid unusual payments**

Banks will never ask you to pay bills using a payment app, or ask you to send money to yourself.

## Business Banking That Works For You.

Frustrated with your current business banking provider? Make the switch to Eastern Savings Bank and set yourself up to head into the new year with a fresh banking partnership.

Let us go to work for your business or organization.

As a local partner our focus is on serving you and your business needs with service you can count on.

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## Now Is Your Opportunity To Save!

It's been hard to miss, but rates have been steadily rising. And while that doesn't bode well for borrowing money, it does provide you a positive opportunity to save money. It's been a long time since we've seen savings rates where they are today and now is a great time for you to take advantage and lock into the high rates.

Watch your savings grow by taking advantage of a Certificate of Deposit (CD). Check out our current rates and special CD offers by visiting us in-branch or online at [easternsavingsbank.com/personal-banking/consumer-cds/](http://easternsavingsbank.com/personal-banking/consumer-cds/)

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