



## No concern is too small to report.

With financial scams and threats of fraud on the rise, we want to make sure you know what to lookout for so you can best protect yourself and your assets.

## Here are some tips to help keep your account safe.

- If someone claiming to be a Citadel representative contacts you and asks for your account or personal information, do not provide it. Citadel will never contact you asking for your account numbers, PIN number, passwords, or one-time verification codes.
- If someone contacts you with a threatening message and is demanding money or your account information, hang up immediately and contact Citadel directly or the police.
- If you need to speak to a representative about any banking need, only contact us via our verified Member Care number below, through Video Connect, or stop in a branch. Do not search for phone numbers online because they could be potential scams.
- Use the tools in Citadel's Online & Mobile
  Banking, like account alerts and card controls,
  to set up additional notifications and protections
  for each of your debit and credit cards.

## Why is this important?

- Scammers impersonate companies and people. Don't trust anyone who says they're from Citadel and is requesting access to your account, even if they use a sense of urgency, and never give your one-time passcodes, PIN number, or account number to anyone.
- Scammers are good at getting background information on you and will use that information to devise a fake threat that is unique to your life so you will believe them and give them the money they are demanding.
- Scammers are experts at spoofing our brand and phone numbers through emails, texts, and calls. If you receive any communication about your account that you are unsure of, you can always verify it with us in person, over the phone, or in Online Banking.
- Setting up account alerts in Online
   Banking will allow you to easily monitor all
   transactions, so you can spot potential fraud
   quickly. Setting up card controls will allow
   you to turn off your debit or credit card from
   your phone if you see any suspicious activity.

**Remember**, reporting any irregular activity or communications you may be experiencing is how we keep your accounts secure. We're always here to talk if you need us.



## **Need to talk?**

Stop by any branch or call us directly at

800.666.0191



Visit **CitadelBanking.com/Security** to get the latest information on how to stay ahead of the scammers.