



# 1

## SOLICITATIONS AND FUNDRAISING

Have you been asked to donate to a charity by wiring money, buying a prepaid debit card, or paying a courier? Consider checking out the charity online first at [www.charitywatch.org](http://www.charitywatch.org).

# 2

## IMPOSTER / GRANDPARENT SCAMS

Have you been asked to wire or send money to someone who contacted you via email or telephone? Have they asked for the money to be sent via green dot MoneyPak®, Money Gram, or Western Union?

The request might seem to come from law enforcement, the IRS, or another government official threatening legal action, but no government agency will ever ask you to wire money. The request might also seem to be coming from someone you know – your grandchild, relative or friend. They may tell you to inform your banker “it’s a private matter”.

1. Call the person and get the real story using a phone number you already have for them.
2. Ask the caller a question only they would know the answer to.
3. Talk to your banker if any of these Red Flags are present.

# 3

## UNSOLICITED CHECKS

Has a stranger given you a check to deposit, maybe even delivered via overnight service? They may tell you they are willing to split it if you will make a “good faith” payment by withdrawing funds from your bank account and sending it in cash or via wire. They may also say they’ve got a job waiting and ask you deposit a check and return all, or a portion of the funds via wire or cashier’s check. Ask your banker to call to verify funds on a check if it was received following a call or email from someone you don’t know telling you they will split the check if you will withdraw funds from your account.

# 4

## INTERNET FRAUD

Have you ever tried selling something online and were contacted by a prospective “buyer” who offers to send a cashier’s check plus additional funds to cover shipment of the goods overseas? It could be an “overpayment scam” or other internet fraud if they ask you to wire a portion of the money back. Also be wary of buying something online where the seller wants to hold your money via eBay, PayPal, or another service in “escrow”. Once you pay, the money is transferred out by the “seller” (and sometimes additional funds are requested), but you never receive the goods or services.

# 5

## SWEEPSTAKES AND LOTTERIES

Have you recently been informed that you won a sweepstakes or a lottery that you don’t remember entering, and were asked to wire money to collect the prize? Never pay to claim a prize for a contest you didn’t enter!

# 6

## EMAIL REQUESTS FOR MONEY

Have you been asked to wire, send or ship money to a large U.S. city or overseas (such as Canada, Asia or Nigeria) to someone who asks you via email? If it’s someone you know, call the person to confirm. Be suspicious of email requests pressuring you to take action quickly, even if it appears to be coming from a friend or family member. It is possible that their email account has been hacked and you could be sending money to a crook.

Fraud is becoming more and more common as fraudsters continue to develop elaborate scams in an attempt to take advantage of people for financial gain. The scenarios and tips on this sheet can help you prepare to handle attempted fraud before any harm is done to you or those you care about.

If you suspect that fraud or attempted fraud has occurred, please email [abuse@montecito.bank](mailto:abuse@montecito.bank) or call us at **(805) 963-7511**.

