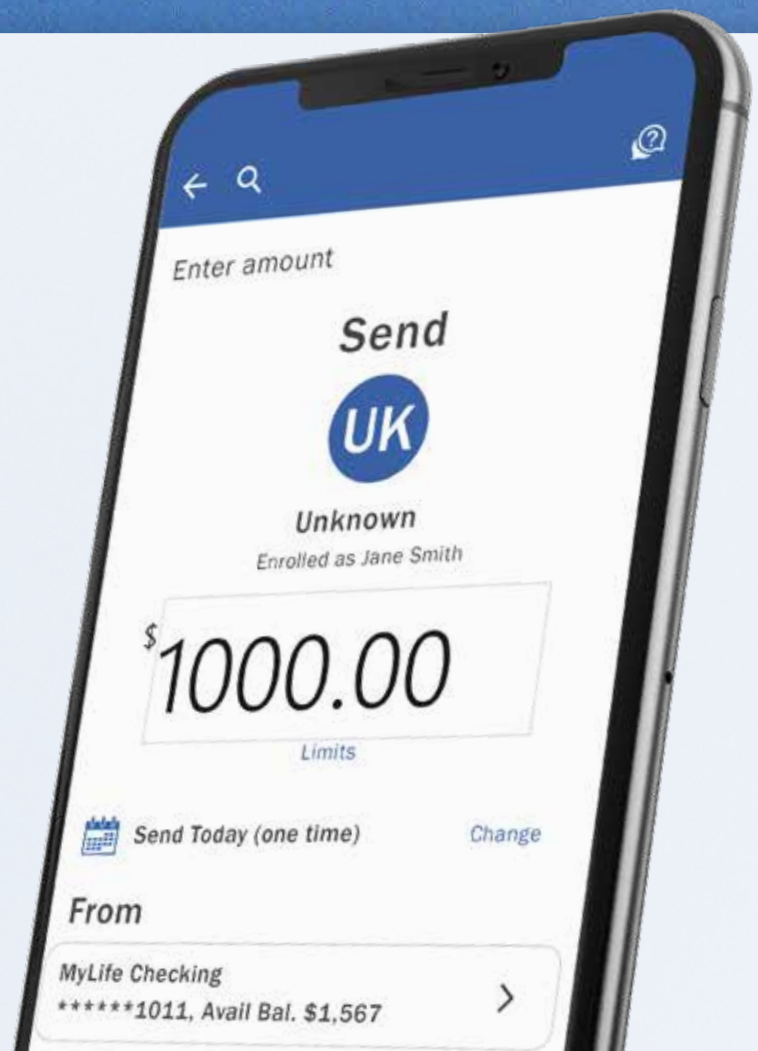


How to protect yourself from P2P fraud

Platforms like Zelle®, Venmo, PayPal®, and Cash App let you send money fast, and that speed is exactly what scammers count on.



Common scams to know:



Unauthorized transfers:

This happens when criminals use tactics like phishing or hacking to access your account and move money without your authorization.



Buyer/overpayment scams:

A "buyer" overpays you with a fake check and asks for the difference back. The check bounces. You're out the money.



Seller scams:

You pay for something (tickets, goods, even a pet) and it never shows up.



Money mule scams:

A scammer sends you money and claims it was a mistake, then asks you to forward it to someone else. What they won't tell you: the money is stolen and passing it along could land you in legal trouble.

How to protect yourself:



Only pay people you know and trust:

Most P2P apps can't reverse a payment once it's sent.



Check payment details carefully:

Review names, numbers, and amounts before sending a payment and treat it like handing over cash.



Avoid suspicious links:

Never click unexpected links or allow remote access to anyone claiming to be your bank.



Slow down:

Scammers often create pressure to act quickly, which is a major red flag.



Enable security alerts:

Turn on alerts in Digital Banking to stay aware of account activity.



Protect your information:

Keep passwords and personal details private and use unique passwords for every platform.