



Farmers & Merchants Union Bank

What To Do If You Think You Have Been Scammed

Scammers can be highly convincing—using calls, emails, and texts to steal your money or sensitive information like your Social Security or bank account numbers. Below are key red flags to watch for, along with tips and resources from the Federal Trade Commission (FTC) of what to do if you think you've been targeted.

Potential Scam Red Flags

These situations could be an indication that someone is trying to scam you if they:

- 🚩 A sense of urgency
- 🚩 Ask you to keep the situation a secret
- 🚩 Request personal or bank account information
- 🚩 Contact you unexpectedly
- 🚩 Threaten financial, legal or other action
- 🚩 Send you a check and request funds back by other means
- 🚩 Demand payment by means that aren't easily traceable, such as gift cards, virtual currency, person-to-person transfers, etc.
- 🚩 Avoid questions or give vague, incomplete details
- 🚩 Present offers that seem too good to be true
- 🚩 Use confusing or inconsistent language



Protecting Yourself if You've Been Scammed

Act quickly:

- Contact your bank or card issuer to report fraud, dispute charges, and request a refund.
- If money was sent via wire, apps (Zelle, PayPal, Cash App), or crypto, contact the service immediately to try to reverse it.
- If cash was mailed, contact the delivery service right away to attempt interception.

Protect your information:

- Report stolen personal info (like your Social Security number) at [IdentityTheft.gov](https://www.identitytheft.gov).
- Change passwords on affected accounts—and anywhere you reused them.
- Notify your bank or service providers and enable extra account monitoring.

Secure your devices:

- Run security updates and scans if a scammer accessed your computer.
- Contact your mobile provider if your phone number or account was taken over.

Check and report:

- Review financial accounts for unauthorized activity and report anything suspicious.
- Report scams to the FTC at [ReportFraud.ftc.gov](https://www.reportfraud.ftc.gov).

ADDITIONAL RESOURCES

If you think you've been involved in a scam, here are some helpful resources for you to use:

- Farmers & Merchants Union Bank, (920) 623-4000
- Federal Trade Commission (FTC), (877) 382-4357 or [ftc.gov/scams](https://www.ftc.gov/scams)
- To report fraud, visit: [ftc.gov/complaint](https://www.ftc.gov/complaint)

