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Protect yourself from Fraud or Identity Theft

Mansfield, PA (March 2018)... That's sage advice from First Citizens Community Bank who has seen it all and spends a lot of time having important conversations about fraud with their customers. It's timely advice too, since it's National Consumer Protection Week, and First Citizens, along with many government agencies, are asking you to stop, look and listen.

Phrases like "Think before you Click," "Keep your private information private," and "If it sounds too good to be true it's probably fraud," are repeated in the bank's on-going communications and conversations with customers about fraud protection. "We consider it our duty to be watch dogs for our customers," stated Wendy Southard, First Citizens Information Security Officer. "They trust us. Our staff has saved customers hundreds of thousands of dollars by asking some simple questions about the foreign check they are cashing or about the wire transfer they want to send to someone in a foreign country."

The statistics are staggering. According to the Federal Trade Commission, of the more than 1.1 million people who reported fraud in 2017, 21% lost a total of more than \$905 million. That's an increase of \$63 million from 2016, and that's just the losses from folks who reported it. Although younger consumers reported more fraud than older ones, the FTC says the dollar amount of losses for older individuals is much higher. The FTC also noted scammers mostly contacted consumers by phone. "We tell customers not to give private information such as your social security number or birthdate out to anyone who calls you, even if they say it's your bank," added Southard. "Your bank wouldn't be asking for that info because they already have it."

February, March and early April are opportune times to get caught up in Tax Scams. As fall approaches, Charity Scams become more prevalent as consumers begin thinking about the season of giving. However, the Imposter Scams are growing in number— where scammers, who are counting on the soft heart of a family member, pretend to be a loved one in trouble who needs money via wire transfer. These are just a few of the hundreds of different scams out there; fraudsters are creating more and more each day.

"We communicate all year long using a wide-range of methods to get our message out," commented Southard. "Facebook posts, emails, staffers in statements, newsletter articles and flyers are all part of the plan. We sponsor seminars and presentations and even have a section of our website dedicated to the topic."

It's National Consumer Protection week, so do yourself and your family a favor – visit consumer.ftc.gov to learn more about Privacy, Identity and Online Security and check out their Top Frauds of 2017. It is well worth your time.

First Citizens Community Bank is headquartered in Mansfield, Pennsylvania. They currently operate 28 offices throughout Tioga, Bradford, Potter, Clinton, Union, Centre, Lebanon, Lancaster, Schuylkill and Berks counties in Pennsylvania and Allegany County New York. For more information about First Citizens, visit FirstCitizensBank.com, or find them on Facebook.

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