

## Tis the season to spot and avoid gift card scams.

This Holiday season, remember: Gift cards are for gifts, not payments.

Keep your hard-earned money safe from scammers by spotting and avoiding gift card scams. Then help others spot and avoid them, too. Scammers want you to pay with gift cards because they're like cash: once you use a gift card, the money on it is gone. But what do gift card scams look like?

Someone may call, tell you they're from a <u>government agency</u>, and say you owe taxes or a fine. Or they may pretend to be a family member or friend in <u>trouble</u>, who needs money right away. Or they may say <u>you've won a prize</u>, but first must pay fees or other charges.

In these and similar scenarios, here are signs you're dealing with a scammer:

- **The caller says it's urgent**. They tell you to pay right away or something terrible will happen. They try to pressure you into acting quickly, so you don't have time to think or talk to someone you trust. Don't pay. It's a scam.
- The caller usually tells you which gift card to buy. They might tell you to put money on a Google Play, Target, or iTunes gift card or send you to a specific store like Walmart, Target, or CVS. Sometimes they tell you to buy cards at several stores, so cashiers won't get suspicious. If so, stop. It's a scam.
- The caller asks you for the gift card number and PIN. The scammer uses that information to get the money you've loaded on the card. Don't give them those numbers. It's a scam. You'll lose your money, and you won't be able to get it back.

If you paid a scammer with a gift card, <u>tell the company that issued the card</u> right away. Keep the card and find any receipts you have. Then tell the FTC at <u>ReportFraud.ftc.gov</u>.

Visit ftc.gov/giftcards for more information.

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