

fraud prevention

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First State Bank would never call or text you to ask for personal information

If someone calls you claiming to be First State Bank and asks you to provide personal information such as your social, account number, or PIN - please hang up and call your local banking center to let them know.

When you receive texts or calls that appear to be coming from First State Bank - a tactic known as spoofing - fraudsters then try to gain personal information from you by using scare tactics like fraud on an account.

First State Bank will never ask you the following:

- FSB will NOT ask you to verify your full debit card number or SSN
- FSB will NOT ask for your PIN.
- FSB will NOT ask for the 3-digit security code on the back of your card.
- FSB will NOT use scare tactics to ask you to reveal personally identifiable information.

When you call First State Bank asking for account information, our team will take steps to verify your identity, but we will never call you asking for personal information.

First State Bank would never threaten to cancel your services or ask you log in to your device

Scams often involve fraudulent text messages or emails stating that your account is locked, or that your account will be closed unless you click on a link and provide your personal account details.

If you receive a message stating to be from First State Bank, and it asks you to take immediate action by clicking on a link, this is a red flag and should be reported immediately to FSB.

First State Bank would never ask you to purchase gift cards

If you are asked to purchase gift cards or cryptocurrency, that's a scam. No real business or agency will ever have you buy a gift card for payment or repayment.

Scammers will often say that they are from:

- The government
- Tech Support for your computer or phone
- Your utility company

They might say that:

- You've won a prize
- Your family member has an emergency
- That they have sent you a check for more than a gifted amount and want you to send the extra money back in gift cards

These are common gift card scams that are used to get you to buy gift cards so they can steal your money.

