

family scams

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Grandkid and Family Scams

Here's how they work:



You get a call: “Grandma, I need money for bail.” Or maybe an email from someone claiming to be your brother or a friend who says they’re in trouble. They need money for a medical bill. Or some other kind of emergency. The caller says it’s urgent — and tells you to keep it a secret.

But is the caller who you think it is? Scammers are good at pretending to be someone they’re not. They can be convincing: sometimes using information from social networking sites, or hacking into your loved one’s email account, all to make it seem more real. And they’ll pressure you to send money before you have time to think.

Here's what to do:

1. Stop. Check it out. Look up your family member’s phone number yourself and call another family member to check out the story.
2. Pass this information on to a friend. You may not have gotten one of these calls, but chances are, you know someone who will get one — if they haven’t already.

Please Report Scams

If you spot a scam, please report it to the Federal Trade Commission.

- Go online: [ReportFraud.ftc.gov](https://www.ftc.gov/report-fraud)
- Call the FTC at 1-877-FTC-HELP (1-877-382-4357) or TTY 1-866-653-4261
- Call and alert your local First State Bank banking center 937-695-0331

Want to know more? Sign up for Consumer Alerts at [ftc.gov/ConsumerAlerts](https://www.ftc.gov/ConsumerAlerts).