

you've won scams

F

Here's how they work:



You get a call, letter, email, or text saying that you won! Maybe it's a vacation or cruise, a lottery or a sweepstakes. The person calling about your prize is so excited. They can't wait for you to get your winnings.

But here's what happens next. They say there are fees, taxes, or customs duties to pay. Then they ask for your credit card number or bank account information. Or they insist you can only pay with cash, gift cards, wire transfers, cryptocurrency, or a payment app.

If you pay a scammer or share information, you lose. There is no prize. Instead, you get more requests for money, and more false promises that you won big.

Here's what to do:

1. Keep your money — and your information — to yourself. Never share your financial information with someone who contacts you and claims to need it. And never pay anyone who insists you send cash or can only pay with cash, gift cards, wire transfers, cryptocurrency, or a payment app.
2. Pass this information on to a friend. You probably ignore these kinds of scams when you see or hear them. But you probably know someone who could use a friendly reminder.

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).