## Top 10 Summer Scam Red Flags

## Protect yourself from the season's most common scams:

1. "Act Now" Urgency
Scammers create pressure to make fast decisions, whether it's for a vacation deal, a missed delivery, or a supposed prize.
2. Unfamiliar Sender or URL
Look out for messages from strange email addresses, unrecognized phone numbers, unverified accounts, or shortened links.
3. Requests for Gift Cards or Wire Transfers
No legitimate business or bank will ask you to send money this way.
4. No Reviews or Verifiable Contact Info
Make sure to test the contact info! Fake travel rentals and services often have no traceable history or customer feedback.
5. "Too Good to Be True" Deals
If it sounds unbelievable (a luxury condo for \$40 a night or a guaranteed investment) it probably is.
6. Misspelled or Poorly Written Messages
Scam messages often contain typos, grammar issues, or awkward phrasing.
7. Requests for Personal or Banking Info
Never provide sensitive details like account numbers, PINs, or Social Security numbers via email or direct message.
8. Suspicious Payment Requests
Be cautious of anyone who asks for payment through peer-to-peer apps without a clear reason or business context.
9. Social Media "Giveaways" with High Demands
Watch for contests that ask for excessive personal info or require upfront payment.
10. Caller or Messenger Claims to Be from "Your Bank"
Always verify by calling Community Bank directly at the number on our website. Never rely on the caller ID or message alone.