



Farmers &  
Merchants Bank.

## A Hometown Bank With Big Bank Perks.

When you bank with us, you're choosing a bank that's right down the street from where your kids play. A bank where the employees are your neighbors. And a bank with the services and convenience features you need to reach financial success.

# Navigating Fraud 101

**If It Sounds Too  
Good to be True  
It Probably Is!**

Call Farmers & Merchants Bank if you have fraud questions or concerns and our Fraud Squad will be there to help you navigate it.

Read more about fraud and how we can help at [bankfmb.com/FraudSquad](http://bankfmb.com/FraudSquad)



Farmers &  
Merchants Bank.

Smart Bank. Smart You.

Beaver Crossing • Ericson • Firth • Jansen • Kearney • Lawrence  
Milford • Palmyra • Panama • Superior • Weeping Water • Wilber

Navigating fraud alone and without a guide can be scary! Our Fraud Squad shared some of the best tips to help you navigate fraud concerns and issues.

# Your Guide to Navigating Fraud.



**Yield!** If the person contacting you says they are a family member in trouble, call a different family member to verify the situation. Pause, take a moment, and ask yourself these questions:

- Do you know the person who is calling, texting, or emailing you?
- Have you met them in person?
- Are they offering you money?

**Make the right turn—to Farmers & Merchants Bank!** If you happen to speak with a fraudster and give out any sort of information—please give us a call! We can help you navigate what to do next.

Fraud happens more often than you think so you shouldn't feel embarrassed if it happens to you. Remember we're here to help keep you, your information, and your money safe.

**Caution.** A caution sign indicates an upcoming dangerous situation that's possible to avoid. Here are some ways to prevent fraud:

- Set up text and online banking alerts
- Never open an email you're unsure of
- Never give info over the phone unless you're making the call
- Use credit cards for online transactions, rather than debit
- Use the Debit Card on/off feature

**Stop.** Scammers may encourage you to answer questions so they can guess your passwords or security questions:

- Avoid answering these types of questions: Where you're from; Street you grew up on; Mother's maiden name; etc.
- Don't click on unknown links
- If a business is calling and asking you questions, hang up and call the phone number on their website.



**Farmers & Merchants Bank.**

[bankfmb.com/FraudSquad](http://bankfmb.com/FraudSquad)