

# PROTECT YOURSELF FROM THE “GRANDPARENT SCAM”



You get a call or an email unexpectedly from someone who claims to be a friend or relative. This often happens to grandparents with the caller claiming to be their grandson or granddaughter. The caller says there's an emergency and asks you to send money immediately. But beware, there's a good chance this is an imposter trying to steal your money! *Follow these tips to avoid becoming a victim of fraud.*

- How do these scammers choose you to contact?** Sometimes they contact people randomly. They also use marketing lists, telephone listings, and information from social networking sites, obituaries and other sources. Sometimes they hack into people's email accounts and send messages to everyone in their contact list.
- How do these scammers know the names of your friends or relatives?** In some cases they don't. For instance, the scammer may say "Hi grandma," hoping that you actually have a grandson. If you ask, "David, is that you?" the scammer will say "Yes!" Often these crooks will call in the middle of the night and take advantage of the fact that you may not be awake enough to ask more questions and you may not want to disturb other people by calling them to confirm the information. Sometimes the scammers do know the names of your friends or relatives. They can get that information from a variety of sources. Your relatives may be mentioned in an obituary or on a social networking site. Your email contact list may contain the names of friends and relatives.
- What do these scammers usually say?** They might say something like, "I'm in Canada and I'm trying to get home but my car broke down and I need money right away to get it fixed." Or they may claim to have been mugged, or been in a car accident, or need money for bail or to pay customs fees to get back into the United States from another country. They may also pose as an attorney or law enforcement official contacting you on behalf of a friend or relative. No matter the story, they always want you to send money immediately.
- If you realize you've been scammed, what can you do?** These scammers ask you to send money through services such as Western Union and MoneyGram because they can pick it up quickly, in cash. They often use phony IDs, so it's impossible to trace them. Contact the money transfer service immediately to report the scam. If the money hasn't been picked up yet, you can retrieve it, but if it has, it's not like a check that you can stop - the money is gone.
- How can you protect your email account from being used by scammers?** Use a firewall and anti-virus and anti-spyware software. Many computers come with these features already built-in. They are also easy to find on the Internet. Keep your software updated. Don't open attachments in emails from strangers, since they can contain programs that enable crooks to get into your computer remotely.
- What else can you do to protect yourself?** If you get a call or email from someone claiming to know you and asking for help, check to confirm that it's legitimate before you send any money. Ask some questions that would be hard for an imposter to answer correctly- the name of the person's pet, for example, or the date of their mother's birthday. Contact the person who they claim to be directly. If you can't reach the person, contact someone else - a friend or relative of the person. Don't send money unless you're sure it's the real person you know. For more information about protecting yourself from fraud, go to [www.consumerfed.org/fraud](http://www.consumerfed.org/fraud).

Source: Consumer Federation of America

**STAFF CELEBRATES  
 40 YEARS  
 OF SERVICE**

This year marks the 40<sup>th</sup> anniversary of two of our dedicated employees. Nancy Sturgeon began work in March 1976 and Linda Ekstedt followed several months later in June. Nancy and Linda are both Assistant Vice Presidents at the bank.

1976 was also a memorable year because our high school basketball team made it to the state championship and finished in second place. Unfortunately for Nancy, she started work that week and could not attend the tournament.

*Stop by the bank and wish Nancy and Linda a Happy 40<sup>th</sup> Anniversary!*



◀ Nancy Sturgeon



▲ Linda Ekstedt

**TECH SUPPORT ALERT!**



In a recent twist, scam artists are using the phone to try to break into your computer. They call, claiming to be computer techs associated with well-known companies like Microsoft. They say that they've detected viruses or other malware on your computer to trick you into giving them remote access or paying for software you don't need.

These scammers take advantage of your reasonable concerns about viruses and other threats. They know that computer users have heard time and again that it's important to install security software. But the purpose behind their elaborate scheme isn't to protect your computer; it's to make money.

**IF YOU GET A CALL**

If you get a call from someone who claims to be a tech support person, hang up and call the company yourself on a phone number you know to be genuine. A caller who creates a sense of urgency or uses high-pressure tactics is probably a scam artist.

**Keep these other tips in mind:**

- Don't give control of your computer to a third party who calls you out of the blue.
- Do not rely on caller ID alone to authenticate a caller. Criminals spoof caller ID numbers. They may appear to be calling from a legitimate company or a local number, when they're not even in the same country as you.
- Never provide your credit card or financial information to someone who calls and claims to be from tech support.
- Never give your password on the phone. No legitimate organization calls you and asks for your password.

**SUPPORTING OUR COMMUNITY**

Anderson State Bank has been in business since 1876. Our knowledge of agribusiness and the local market has provided stability to our customers, regardless of weather or economic conditions. By lending to farmers, entrepreneurs and small businesses, the bank has helped our local economy thrive—driving economic growth and prosperity.

Our community support doesn't stop with farmers. Our financial commitment to the ROWVA school system and local charities helps improve the quality of education for our children and grandchildren and our community. It's the kind of support you only find from a long-standing, locally owned business.

Long before government farm programs, the bank was a loyal supporter of agriculture in West Central Illinois, from FFA to county fairs and everything in between.

When you bank with us, you help support your neighbors and the community at large. The next time you have a loan or deposit need, whether it's for your farm, business or personal life, take a look at Anderson State Bank. You will be happy with the results.