

UNDERSTANDING SCAMS AND FRAUDS



Romance Scams

Fraudsters utilize online dating sights to establish trust. Beware of that special someone who immediately wants to leave the safety of the online dating platform for direct contact i.e., email, text, and phone calls. Beware of claims of overseas work (military, private contractor), loss of wallet, claims of detention or arrest.



Impersonation

Scam artists are known to impersonate Police, Sheriff's, and Federal authorities. Beware of claims regarding arrest warrants, back taxes, automobile accidents, even danger to a loved one. Another common impersonation scam involves fraudsters claiming to be STAR employees attempting to gain access to your accounts due to compromise. REMEMBER: STAR WILL NEVER ASK YOU FOR PASSWORD OR MFA (Multi-factor authentication) INFORMATION.



Job offers and Investments

Job offers that appear "too good to be true" usually are. Any job offers requesting you to use your own bank account to deposit and withdraw funds from your own personal accounts are scams soliciting you to launder money. Unsolicited opportunities to "invest" in "once in a lifetime" opportunities should also be considered suspect.




Lottery winnings

Victims report attempts to collect "taxes" in exchange for lottery winnings.



Antivirus / Malware protection fraud

Recent frauds involve pop-ups or advertisements notifying victims of computer compromise. Unsuspecting victims call phone numbers advertised believing they are contacting legitimate companies while phoning the scammers. Find phone numbers for trusted companies doing your own research.

-  Request for Funds
-  Inquiry for personal information
-  Pressure or urgency

Prior to responding to a request for funds:

Contact STAR (800-395-7827) or visit your local branch