



## Fraud Thrives in Privacy



One of the biggest patterns we see in fraud cases isn't just a strange transaction or a suspicious message — it's isolation.

Scammers work hard to keep victims from involving anyone else. When no one else sees the messages, hears the call, or helps ask questions, it becomes much easier for fraudsters to create urgency, build fear, and pressure someone into acting quickly.

### HOW THIS SHOWS UP IN SCAMS:

Fraudsters often use language designed to keep things private, such as:

- "This is confidential, and it needs to be handled right now."
- "Your bank doesn't need to know."
- "Don't involve anyone else—it will only complicate things."
- They may even coach you on what to say if someone asks questions.

These are major red flags! The goal is simple: prevent you from getting a second opinion.

### WHY PRIVACY HELPS SCAMMERS:

When someone feels like they have to handle a situation alone:

- Urgency feels stronger
- Doubt is easier to ignore
- Pausing feels uncomfortable
- Asking for help can feel embarrassing

Even cautious, informed people can be caught off guard when they feel pressured to act quickly and quietly.

### HOW TO PROTECT YOURSELF:

Any unexpected situation involving money, account access, urgency, or confidentiality should never be handled alone.

- Pause and slow down the conversation
- Call a trusted family member or friend to talk it through
- Contact your bank directly using a known, trusted phone number

**If someone is insisting you keep it private, that's often the clearest sign you should stop and verify.**