



Protecting People, Not Just Their Accounts



January is **Human Trafficking Prevention Month**. While human trafficking may feel distant or unrelated to everyday life, many of those extremely unfortunate situations begin with the same manipulation and deception tactics we see in common scams. Understanding those warning signs can help protect you and those you care about most.

How It Can Start

These situations often begin with something that feels *positive*:

- A *too-good-to-be-true* job offer
- A new online relationship that becomes intense very quickly
- Someone offering to *"help manage"* your money or accounts
- Promises of easy money, travel, or a better life

Over time, that person may begin to:

- Ask you to send or receive money for them
- Request access to your bank account, debit or credit card information, or login credentials
- Suggest that you keep secrets from family, friends, or your bank
- Make you feel guilty, scared, or dependent on them

**This is not your fault.* These tactics are specifically designed to confuse and control victims.

Warning Signs to Take Seriously

You should pause and seek help if someone:

- Asks you to open accounts on their behalf – or says that they've handled it for you already
- Tells you what to say to bank employees
- Pressures you to move money quickly
- Encourages you to *hide* financial activity

Healthy relationships – personal or professional – do **NOT require secrecy or financial control.*

How to Protect Yourself

- Be careful what you share – especially when it comes to sensitive personal and financial information
- Be cautious of job offers that involve *moving money*
- *Trust your gut.* If something feels off – it usually is
- Speak openly with someone you trust if you ever feel pressured or unsure
- Remember: **You ALWAYS have the right to slow down a financial decision**