

Consumer Banking Newsletter

Covid-19 hasn't stopped the scammers! They are out there now more than ever.

Scammers are taking advantage of the coronavirus pandemic to harm people through financial scams. During this time of uncertainty, knowing about possible tricks is a good first step toward preventing them. No matter the origin of the scam, the characteristics are the same:

- ◆ First, there is something to pique your interest – someone in trouble, big discount offers, lottery win.
- ◆ Second, the individual contacting you seems trustworthy, super friendly, and seems to care about you.
- ◆ Third, there's a deadline associated with the offer – act fast, act now.

Beware of these common scams:

- ◆ **"Person in need" scams:** Scammers could use the circumstances of the coronavirus to pose as a grandchild, relative, or friend who claims to be ill, stranded away from home, or asking you to send money. These scammers usually ask you to send cash or gift cards and often beg you to keep your actions a secret and act quickly before you have time to ask questions.
- ◆ **Coronavirus-related charity scams:** A charity scam occurs when a thief poses as a real charity or uses the name of a real charity to get money from you. Be careful about giving money to any charity calling you for donations and be wary if you get a call about a donation pledge that you don't remember making—it could be a scam.
- ◆ **Scams targeting Social Security benefits:** The SSA will not suspend or decrease social security benefit payments or supplemental security income payments due to the current COVID-19 pandemic. Any communication that says SSA will suspend or decrease your benefits due to COVID-19 is a scam, whether you receive it by letter, text, email, or phone call.
- ◆ **Vaccine, cure, air filter, and testing scams:** There is currently no vaccine for COVID-19, and there is no cure. The Federal Trade Commission (FTC) warned consumers about an increased number of scams related to vaccines, test kits, cures, treatments, and air filter systems. If you receive a phone call, email, text message, or letter that claims to sell any of these items, it's a scam.

If you feel you have been scammed, or are concerned that you are a victim of fraud, contact your local law enforcement immediately. Remember to keep a close eye on bank and credit card statements, and report any unusual activity.

For more information about different types of scams, visit the [Consumer Financial Protection Bureau](#) COVID-19 Resource Center, the [FCC Consumer Help Center](#), and the [FCC Scam Glossary](#).



Online Security

One of the easiest ways to protect your bank account(s) online is by making sure that your devices are up-to-date. Delaying operating system and software updates can leave your computer or mobile device vulnerable to viruses and cyber criminals.



Holiday Hours

All Haverhill Bank branches will be closed on **Monday September 7th** in observance of Labor Day and will resume regular business hours on Tuesday, September 8th.

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