



WE WANT TO HELP YOU AVOID SCAMS

Dear Carver Customer,

At Carver Bank, the security of your account is very important to us, and we want to help you keep it protected. We are seeing an increasing number of customers falling victim to scams and wanted to make sure you are armed with the information you need to know to protect yourself.

Be Aware of Current Scams:

1. Fraudsters are posing as Carver Bank to obtain information which can allow them to access your account-they may contact you by email, text, or phone impersonating Carver Bank or a Carver Bank employee.
2. Scammers are creating fake sites that look like legitimate company websites. When you search the internet for a company's information, these fake sites could lure you to call what appears to be a legitimate number for the company searched and then attempt to obtain your account information.
3. Fraudsters are requesting that customers download apps to their devices to "fix" issues. These apps allow remote access to your device, which exposes all of your account information to the fraudster.
4. Scammers pretend to be someone they are not to convince you to pay with gift cards. Legitimate companies or government agencies would not make this type of request.
5. Popular scams used to victimize the public are related to the following:

Charities	Debt Relief	Imposters
Email Compromise	Grandparent	Investments
Lottery /Sweepstakes	Tech Support (i.e. Amazon or Microsoft Help Desk, & Mobile service providers)	Mortgage Closings (i.e. wire transfer of money to those pretending to be attorneys or professionals)

Use caution before accessing links found online or providing information

- Use known links to access businesses online
- Beware of requests to download apps to fix issues on sites
- Verify any phone, text or email contacts are legitimate before sharing information such as:
 - One-time passcode: If you receive a one-time passcode you did not initiate, please do not provide the code to anyone who contacts you requesting it.
 - Existing security word (i.e. mother's maiden name)
 - PIN number
 - Online User ID or online password
 - Your account numbers

To learn more about how you can protect yourself against fraud, and how Carver makes your security a priority, go to <https://www.carverbank.com/security-policy>

The Carver Customer Experience Team