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## Watch Out for Caller ID Spoofing

### What is it?

Caller ID Spoofing refers to the practice where a fraudster masks the actual phone number they are using to call your phone so it appears that the incoming call is coming from someone you may already know and trust.

### How Might it Happen?

You could receive a call from scammers (crooks) that could appear to be coming from the Bank. The scammer poses as a bank employee, and tries to convince you to share sensitive information. They may tell you that they have detected suspicious debit card activity, and they need your banking information to secure your account. Real Bank employees will not ask you for your debit card number, PIN, online banking password or username.

Bank of Utica customers could receive an automated call from our fraud detection partner, FraudNet® asking you to call back and confirm your recent transactions. Your identity is confirmed by a case number so you will not be asked for any sensitive information. FraudNet® also offers fraud detection text alerts. To sign up, call our Deposit Operations Department at 315-797-2761. Standard text fees may apply.

Of course, you can also call us anytime during normal business hours. Additionally, we encourage you to set up a security question on your accounts so we may verify your identity (and you can confirm ours). To do so, stop in or give us a call.

**Bank of Utica** – *in a league all our own*®