



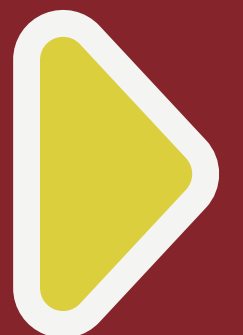
**WELCH STATE BANK**

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# Talking to Loved Ones About Online Scams



How families can spot warning signs and stay protected together.



# Common Warning Signs to Watch For



- 1** Pressure to act *quickly or secretly*
- 2** Requests for *personal or banking information*
- 3** Messages that create *fear or urgency*
- 4** Payments requested *via gift cards, wire transfers, or crypto*
- 5** Unexpected *calls, texts, or emails* claiming to be from a trusted source

*Scammers rely on urgency and confusion; taking a moment to pause can help prevent costly mistakes.*

# Scams That Often Target Older Adults

- 1** Impersonation scams (posing as banks, government agencies, or utility companies)
- 2** Tech support scams claiming a computer or account is compromised
- 3** Prize or sweepstakes scams requesting fees or personal details
- 4** Romance or relationship scams built on trust over time



# How to Support and Protect Loved Ones



- 1** Talk regularly about online activity and suspicious messages
- 2** Encourage loved ones to pause before responding or sending money
- 3** Review account activity together when possible
- 4** Remind them it's always okay to ask for help or a second opinion



# Most of all, know that you are not alone!

If you or a loved one has questions or concerns about potential fraud, Welch State Bank is here to help.

Visit our [\*Fraud Resources\*](#) page to learn more and stay protected.



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