



Waypointbank 
guiding your success

**Fraud Fighters: Your Guide to
Outsmarting Scammers**



WHEN IN DOUBT, CALL US

**SCAMMERS ARE GETTING
SMARTER, BUT SO CAN YOU.**

Every day, criminals use text messages, emails, phone calls, social media, and even traditional mail to trick people into giving away personal information and hard-earned money.

The good news? Most scams have warning signs.

This guide will help you recognize today's most common scams, spot red flags before they become costly mistakes, and take simple steps to protect yourself and your finances.

\$10+
BILLION

**LOST TO FRAUD
ANNUALLY
IN THE U.S.**

\$42.5
MILLION

**LOST BY
NEBRASKANS**

\$243
MILLION

**LOST BY
COLORADOANS**

Inside You'll Learn

- The most common scams targeting consumers today
 - Warning signs every scammer hopes you'll miss
 - Simple ways to protect your personal and financial information
 - What to do if something doesn't feel right
 - Recognize common scams
 - Spot warning signs before it's too late
 - Protect your personal and financial information
 - Know when to contact Waypoint Bank for help
-

When In Doubt, Call Us

The team at Waypoint Bank is here to help you verify requests, protect your accounts, and keep your money exactly where it belongs.

TOP WARNING SIGNS OF A SCAM

Stop and Verify if Someone

- Creates a sense of urgency
- Threatens account closure or legal action
- Requests your PIN or password
- Asks for a security code sent to your phone
- Requests payment by gift card, wire transfer, or cryptocurrency
- Promises free money or guaranteed profits
- Asks you to keep the conversation secret
- Requests personal information by text, email, or social media

If you notice any of these warning signs, contact Waypoint Bank before responding.

WHEN IN DOUBT, CALL US

- Call your local branch
- After-Hours Fraud Assistance: 1-833-467-4291

TEXT MESSAGE SCAMS (SMISHING)

Example: "Your account has been locked due to suspicious activity. Click here immediately to restore access."

✦ Red Flags

- Urgent language
- Suspicious links
- Requests for passwords, PINs, or account information

✦ Protect Yourself

- Never click unexpected links
- Delete suspicious messages
- Open your banking app directly rather than using a text link
- Contact Waypoint Bank if you are unsure

✦ Waypoint Bank Will Never

- Ask for your PIN by text
- Ask for your online banking password by text
- Ask you to provide a security code by text

EMAIL SCAMS (PHISHING)

Phishing emails are designed to look like legitimate messages from banks, retailers, delivery companies, or government agencies.

Their goal is to trick you into clicking a link, opening an attachment, or providing sensitive information.

Red Flags

- Generic greetings like “Dear Customer”
- Misspelled names or company information
- Urgent requests for action
- Suspicious sender addresses
- Links that do not match the company’s website

Protect Yourself

- Hover over links before clicking
- Type website addresses directly into your browser
- Delete suspicious emails
- Never provide personal information through email

Waypoint Bank Will Never

- Request your password by email
- Ask you to verify your account through an email link
- Threaten immediate account closure through email

PHONE SCAMS (VISHING)

Scammers often impersonate banks, government agencies, utility companies, or law enforcement.

They may even make caller ID appear to show a legitimate phone number.

Red Flags

- Requests for PINs or passwords
- Requests for security codes
- Threats or scare tactics
- Pressure to act immediately

Protect Yourself

- Hang up
- Ignore caller ID as proof of identity
- Call the organization directly using a trusted number

Waypoint Bank Will Never

- Ask for your PIN over the phone
- Ask for your online banking password
- Ask you to read back a security code

MAIL SCAMS

Fraudsters still use traditional mail to trick people into paying fake fees or providing personal information.

Red Flags

- Promises of prizes or winnings
- Requests for upfront fees
- Poor-quality printing
- Generic greetings
- Requests for gift cards or money orders

Protect Yourself

- Verify the sender.
- Never send money to claim a prize.
- Shred suspicious documents containing personal information.

SOCIAL MEDIA SCAMS

Scammers use fake profiles, direct messages, and fraudulent advertisements to steal information.

Red Flags

- Free money offers
- Guaranteed investment returns
- Requests for personal information
- Unverified accounts

Protect Yourself

- Never share banking information through social media.
- Verify promotions through official websites.
- Avoid clicking suspicious links.

Waypoint Bank Will Never

- Request account information through social media
- Ask for passwords in direct messages
- Ask for security codes through social media

ONLINE SECURITY CHECKLIST

Protect yourself with these simple habits:

- Use two-factor authentication
- Create strong, unique passwords
- Use a password manager
- Enable account alerts
- Install software updates promptly
- Avoid banking on public Wi-Fi
- Monitor account activity regularly
- Never share security codes
- Verify before you click
- Contact Waypoint Bank when something doesn't feel right

Fraud Prevention Starts With You

Scammers rely on panic, urgency, and distraction.

Take a moment to slow down, verify requests, and ask questions before sharing information or sending money.

WHEN IN DOUBT, CALL US

Waypoint Bank is here to help protect your accounts and provide guidance whenever something doesn't seem right.

Contact your local branch or call our after-hours fraud assistance line: 1-833-467-4291

Remember the Golden Rule

Scammers rely on panic, urgency, and fear. They want you to act before you have time to think.

If an email seems suspicious, a text message feels off, or a caller demands immediate action, stop and verify before responding.

Trust your instincts.

Cambridge

707 Patterson Street
Cambridge, NE 69022
308-697-3335

Clay Center

116 S. Alexander Avenue
Clay Center, NE 68933
402-762-3283

Colorado Springs

24 S. Weber Street, Suite 115
Colorado Springs, CO 80903
719-471-4682

Cozad

747 Meridian Avenue
Cozad, NE 69130
308-784-2515

Eustis

100 N. Main Street
Eustis, NE 69028
308-486-5615

Fort Collins

2900 S. College Avenue, #1B
Fort Collins, CO 80525
970-825-7933

Imperial

348 Broadway Street
Imperial, NE 69033
308-882-7713

Sutton

105 S. Saunders Avenue
Sutton, NE 68979
402-773-5541

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