



Questions & Answers about Telephone, Text Message and Email Scams

Q. How do these scams work?

A. You may receive a phone call, text message or email claiming to be from Clear Mountain Bank. The call, message or email may appear legitimate, but is actually made by scammers attempting to gather your personal account information. The message may claim that your account has been deactivated, then asks you to enter personal account information in order to reactivate your account.

Q. Who are the scammers?

A. Most of these types of scams originate overseas. The scammers are experts at manipulating the internet and telephone systems in order to perpetrate these scams.

Q. How did the scammers get my phone number?

A. The scammers didn't "get" your phone number. They target a geographic area, then proceed to call every possible phone number in that area (for example, 555-0001, 555-0002, etc.). This way, they can reach as many people as possible and increase their chances for success.

Q. What should I do if I receive a suspicious call or email?

A. If you receive a suspicious call, text message or email, DO NOT RESPOND. Remember, Clear Mountain Bank will never ask you for confidential information through telephone, text message or email.

Q. If I provide my information to the scammers, am I responsible for any losses on my account?

A. Just as you would not give your wallet, checkbook or house keys to a complete stranger, you should never provide your personal financial information through the telephone, text message or email. If you do, you may be held responsible for any fraudulent transactions that occur on your account.

Q. How can I protect myself from these types of scams?

A. Ultimately, only you can protect yourself from these types of telephone, text message or email scams. These scams only work if you provide your information to the scammers. The best way to protect yourself is to simply hang up the phone, delete the text message, or delete the email.

Q. What should I do if I accidentally provide my information to the scammers?

A. Contact Clear Mountain Bank immediately. We will work quickly to help you minimize any losses that may occur on your account.

**For more tips on how to protect your identity,
visit our Online Education Center at www.clearmountainbank.com.**