



## Protect Yourself from Artificial Intelligence (AI) Fraud



Artificial intelligence (AI) is making scams more convincing than ever. Criminals are now using AI to create realistic—but completely fake—messages, voices, and videos designed to trick people into sharing information or sending money.

Here's what you need to know to stay protected:

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### Common Types of AI Fraud

- **Voice Cloning (Vishing):** Scammers can mimic a person's voice—often a family member or trusted contact—to ask for urgent help or money.
- **Deepfakes:** These are AI-generated videos or audio clips that appear real. They may impersonate public figures or create fake emergency or donation requests.
- **Phishing & Smishing:** AI allows fraudsters to craft highly personalized emails and text messages that look like they're from legitimate companies, aiming to steal login or financial information.

- **Fake Social Media Profiles:** AI-generated profiles can look very real and are often used in romance scams, investment fraud, or to gather personal details.
- **AI Investment Scams:** Fraudsters may create professional-looking websites, ads, and pitches to make fake investment opportunities appear legitimate.

## How To Spot a Scam

Be cautious if you notice any of the following:

- You're contacted unexpectedly
- You feel pressured to act quickly
- You're asked to send money—especially via wire transfer, gift cards, payment apps, or cryptocurrency
- You're asked to share personal or financial information
- You're told to keep the request secret

## Watch for Deepfake Clues

- Unnatural or jerky movements in videos
- Changes in lighting or skin tone
- Little or no blinking
- Odd shadows, especially around the eyes

## Listen Carefully

- Strange word choices or tone
- Choppy or unnatural speech patterns

**Remember:** When something feels urgent or unusual, pause and verify. Contact the person or organization directly using a trusted phone number or website.

At Oak Bank, your security is always a priority. A few simple habits can help protect your account



We're here to help. If you have questions about a transaction, suspect you may have been targeted, or just want to learn more about safe banking practices, never hesitate to call us at 608.441.6000.

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For additional security information, you can visit [Oak Bank's Security Information](#) on our website.



### Need help with your account?

Email: [bank@oak.bank](mailto:bank@oak.bank)  
Call: 608.441.6000

If your Oak Bank Debit/ATM Card has been misplaced, call 877.755.2957.

If you have misplaced your Oak Bank Visa Credit Card, call 800.423.7503.

**VISIT OAK BANK ONLINE**



608.441.6000  
877.625.2265 Toll Free



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