



## 'Tis the Season For Greedy Scammers



Hosting dinner parties? Heading to your in-laws'? Hustling to find the perfect gifts? The holiday season is filled with cheer, goodwill—and unfortunately, opportunities for scammers. Increased spending, busy schedules, and high spirits make this a prime time for fraud.

At Oak Bank, your financial security is always our priority. This holiday season, stay informed about these common scams and how to avoid them.

---

### Fake Product Scams



Before clicking on a social media ad offering a name-brand item at an unbelievable price, pause. Scammers often use fake ads to steal personal and financial information.



Go directly to the retailer's official website instead of clicking the ad. Legitimate brands typically link their verified social media accounts on their website.

### Travel & Toll Scams



Scammers may pose as tolling agencies, sending texts or emails about unpaid tolls and urging you to click a link to avoid late fees.



Even if you've recently traveled, don't click the link. Visit the tolling agency's official website directly to verify any charges.

## Charity Scams



Fraudsters take advantage of the season of giving with fake charity requests. They often pressure you to donate immediately and ask for payment via cash, gift cards, cryptocurrency, or wire transfers.



Be cautious of unusual payment requests. Visit [give.org](https://give.org) to find charities verified by the Better Business Bureau, or support trusted local organizations in your community.

## Package Delivery Scams



Scammers may send fake delivery notices using USPS, FedEx, or UPS logos, encouraging you to click a link for tracking details or address updates.



Don't click the link. Check your order status directly through the retailer or the original confirmation email.

## Romance Scams



Fraudsters build relationships on social media or dating sites and eventually ask for money—often for medical bills, emergencies, or travel expenses.



If something doesn't feel right, stop communicating immediately. Never send money to someone you haven't met in person.

## Prize & Sweepstakes Scams



You may receive a message claiming you've won a prize—like a vacation or a new car—followed by requests for personal or banking information to “claim” it.



If you didn't enter, you didn't win. Legitimate prizes never require you to share sensitive banking information or act under pressure.

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.

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



Lobby  
M - F: 8 a.m. - 5 p.m.



Drive-up  
M - F: 8 a.m. - 5 p.m.



Oak Bank NMLS #434669



Oak Bank | 5951 McKee Road | Fitchburg, WI 53719 US

[Unsubscribe](#) | [Update Profile](#) | [Our Privacy Policy](#) | [Constant Contact Data Notice](#)



Try email marketing for free today!