



Acting Cyber Smart Can Help You Stay Cyber Safe

Is This Text Real — or a Trap?

As your trusted community bank, we're committed to helping you protect your finances — and that includes staying safe from rising cyber threats. One major concern right now? **Text message scams.**

You and your family likely receive texts from friends, businesses, or even your bank. But what should you do if you get a suspicious message? Your response could protect your personal information — or lead to fraud.

☐ Text Message Scams Are on the Rise

According to the Federal Trade Commission (FTC), in 2024, consumers reported losing **\$470 million** to scams that began with a text message. That's **five times higher** than in 2020.

How Text Scams Work

Scammers follow a simple playbook:

1. **They get your phone number** — often through the Dark Web or using auto-dialers.
2. **They send a fake message** — commonly pretending to be a bank, delivery service, or government agency with urgent-sounding claims like *"Invoice overdue"* or *"Account breached."*
3. **They wait for a response** — one click or reply can lead to malware, phishing, or worse.

☐ How to Protect Yourself

- **Don't respond to unexpected texts** — even if they seem urgent.
- **Never click on links** in suspicious messages. These may lead to malicious sites or downloads.
- **Verify independently** — don't use contact info from the text. Instead, visit the company's official website or use a known phone number.

☐ How to Filter and Block Scam Texts

- **On your phone:**
 - [How to filter and block texts on iPhone](#)
 - [How to block numbers on Android](#)
- **Through your wireless provider:**
 - Visit [ctia.org](https://www.ftc.gov/ctia) to explore tools offered by your mobile carrier.
- **With a call-blocking app:**

- Check out apps for [Android](#), [Apple](#), and more at [CTIA.org](#).

□ Take Action — Report It

- **Forward scam texts to 7726 (SPAM)** — this helps block similar messages in the future.
- **Use your phone's report feature:**
 - On iPhone: Use the [Report Junk](#) feature
 - On Android: Report via the [Messages app](#)
- **Report scams to the FTC:** [ReportFraud.ftc.gov](#) and if you've [lost money to a scam](#), reach out to the company that transferred the money right away to see if there's a way to get your money back.

□ If You're a Victim

- Change any passwords you may have revealed.
- Contact the company involved to see if your money can be recovered.
- Report the incident to:
 - The FTC: [ReportFraud.ftc.gov](#)
 - The Internet Crime Complaint Center (IC3): [IC3.gov](#)

See Something Suspicious?

If you notice unusual activity related to your accounts, **contact our bank immediately**. We're here to help.

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



Need help with your account?

Email: 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



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