

Fraud Alert: Spoofed Calls & Texts on the Rise



We're seeing an increase in scam calls and text messages pretending to be from banks—including ones that look like they're from trusted financial institutions like Oak Bank.

### Here's how the scam usually works:

You get a text or call asking if you authorized a large transaction. If you reply, you might get a follow-up from someone claiming to be from the bank's fraud department. The number might even look real. But then they ask for sensitive info like your CVV, PIN, or online banking login—things we will never ask for.

# Watch for these red flags:

☐ Messages about	"suspicious activity"	on your account

Requests for personal or financial information

Caller ID showing your bank's number—but it's a scammer

Urgent or threatening language

#### What to do:

- ☐ Don't reply to suspicious messages
- $\hfill \square$  Never share your CVV (credit card verification value), PIN, or login details

Hang up and call us directly using the number on your debit card or from our website

Report suspicious activity to us and to the FTC at reportfraud.ftc.gov

Your safety matters to us. If you ever have questions or something feels off, give us a call.

We're here to help!

For additional security information, you can visitOak Bank's Security Information on our website.



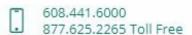
## **Need help with your** account? Email: bank@oak.bank

Call: 608.441.6000

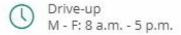
If your Oak Bank Debit/ATM Card has been misplaced, call 877.755.2957.

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

### VISIT OAK BANK ONLINE









Oak Bank NMLS #434669









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