



YOUR Q4 EDITION OF OUR

Fraud Awareness Newsletter

Helping you stay protected against the latest financial scams.



Did you know that October is Cybersecurity Awareness Month?

Cybercrime is one of the fastest-growing threats worldwide. Last year, Americans reported over \$16.6 billion in losses from online fraud and scams, according to the FBI Internet Crime Report. At Southwest Heritage Bank, your security is our top priority. Read below for more information on the latest scams and fraud prevention resources.

The Latest Scams to Avoid

Job Posting Scam

Cybercriminals are targeting job-seekers with fake listings on sites like LinkedIn or ZipRecruiter. These scams often promise unusually high pay for simple roles. After you apply, a “hiring manager” quickly reaches out and asks you to click a link to confirm direct deposit or provide sensitive details like your SSN or credit card number. Once shared, your information can be stolen.

Grandparent Scam



AI-Generated Security Warnings

This scam starts with an email that looks completely ordinary— no links, no attachments, nothing suspicious. The trick happens when you use Google’s Gemini AI to summarize it. The summary may show alarming warnings about your password being compromised, along with a fake support number to call. In reality, cybercriminals hid invisible text in the email that only Gemini can read. If you call the number, scammers will try to

Scammers exploit the affection and concern grandparents have for their grandchildren. Scammers pretend to be a grandchild in urgent need of financial help, taking advantage of your emotional vulnerability. They often claim there's an emergency, such as an accident or arrest, to pressure grandparents into sending money quickly.

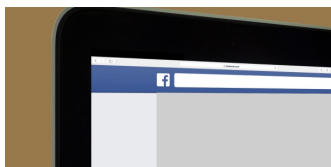
steal your login information.

Amazon Smishing Scam

Cybercriminals are sending texts that appear to be from Amazon, claiming an item you purchased failed inspection or was recalled. The message offers a refund and asks you to click a link to claim it. However, the link leads to a fake Amazon site designed to steal your login, payment details, and personal information.

[Click Here to Learn About Other Scams](#)

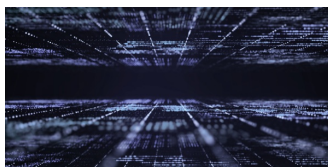
Fraud in the News



Romance Scam in Tucson: Financial Scams Rise in Arizona

A Tucson man drained his wife's \$250,000 retirement account after falling victim to an online romance scam with a woman he met on Facebook. Authorities warn that scams like this are becoming increasingly common in Arizona, which has the highest rate of elder fraud in the nation.

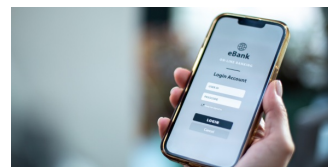
[Read Article](#)



Scammers Using AI to Repackage Stolen Data

Scammers are recycling old stolen data, using AI to repackage compromised logins and passwords for new fraud schemes. Experts warn unsecured databases are fueling these attacks, making strong, unique passwords and multi-factor authentication essential.

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This Malware Makes You an Offer You Can't Refuse

A new version of the GodFather banking malware is targeting users by creating exact copies of real banking apps to steal login credentials and drain accounts. This dangerous scam shows why strong cybersecurity and education are essential to prevent losses.

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Helpful Resources

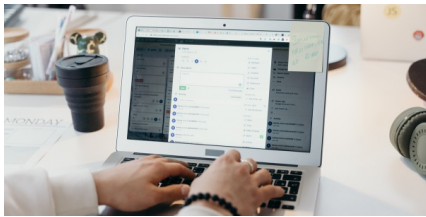
Pima County Sheriff's Department: Fraud Prevention Video Library

Explore Pima County's comprehensive video library to learn



how to recognize and protect yourself from various scams.

[Learn More](#)



U.S. Department of Homeland Security: Impersonations & Deepfake Scams

Learn about deepfake email scams and find tips to recognize and prevent these growing AI-driven threats.

[Learn More](#)



Verywell Mind: The Emotional Rollercoaster Before Recovery

Learn about common emotional responses to scams and discover strategies for healing and restoring trust.

[Learn More](#)



Southwest Heritage Bank: Fraud Prevention

Visit our website for tips on spotting scams, reporting suspicious activity, and protecting your accounts.

[Learn More](#)

Tune In to Our Socials: #BanksNeverAskThat

Throughout the month of October, we're partnering with the American Bankers Association to share tips and resources about phishing scams. Follow us on social media and visit the ABA site below to learn more about the #BanksNeverAskThat campaign.

[Learn More](#)



*If you suspect that you have been targeted for a scamming scheme, please **contact** Southwest Heritage Bank immediately.*



For more fraud awareness tips, follow along with us on social media!

Southwest Heritage Bank is Member FDIC.

Southwest Heritage Bank | 8777 East Hartford, Suite 100 | Scottsdale, AZ 85255 US

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