



YOUR Q2 EDITION OF OUR

Fraud Awareness Newsletter

Helping you stay protected against the latest financial scams.



Your Q2 Guide to Fraud Prevention

Fraud continues to shift in both scale and sophistication, with scammers increasingly relying on impersonation, urgent messaging, and digital manipulation to deceive individuals and businesses. These schemes are becoming harder to detect at first glance. At Southwest Heritage Bank, we remain committed to helping you stay informed with fraud insights and trusted resources so that you recognize warning signs and protect your financial information.

Scams to Avoid

Fake Law Enforcement or Government Scams

Scammers pretend to be law enforcement officers, government agencies, or court officials and claim you owe fines, missed jury duty, or face arrest. They pressure victims to act immediately and demand payment through gift cards, wire transfers, cryptocurrency, or payment apps (methods legitimate agencies do not use).

AI Scams



Check Fraud

Check fraud happens when criminals steal, alter, or create fake checks to access money from your account. Scammers may wash checks to change the payee or dollar amount, use counterfeit checks, or trick people into depositing fake checks and sending money back before the check bounces. Using secure digital banking services like Online Banking, Mobile Deposit, Bill Pay, and

AI scams use artificial intelligence to create realistic voices, videos, emails, or messages that imitate real people or organizations. Scammers may clone a loved one's voice, generate fake customer service calls, or create convincing messages designed to pressure you into sending money or sharing sensitive information quickly.

Zelle® can help reduce your reliance on paper checks and lower your risk of mail theft.

Spoofting Scams

Spoofting scams happen when criminals disguise their phone number, email address, or website to make it appear as though the message is coming from a trusted source. Scammers may pretend to be your bank, a government agency, or a familiar company to trick you into sharing personal information, login credentials, or payment details. Always verify suspicious calls, texts, or emails before responding or clicking links.

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

Fraud in the News



New Mexico Courts Warn About Toll Violation Messages

New Mexico courts are warning residents about scam text messages claiming unpaid toll violations or court issues. The kicker— New Mexico has no toll roads. These messages often include links or QR codes designed to steal personal and financial information or install malware on devices. Courts do not request payment or personal details through unsolicited texts.

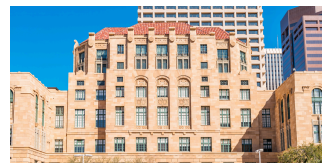
[Read Article](#)



A New Yorker Who Got Texted a Job Offer Wound Up Out \$20k

A New York woman lost nearly \$20,000 after responding to a fake job offer sent via text message. The scammers convinced her to deposit her own money into a fraudulent “task-based” work scheme, promising commissions and higher payouts as she completed simple online tasks. Real employers will never require upfront payments or request money to start work.

[Read Article](#)



30+ People Show Up at Maricopa Court for Fake Hearing

More than 30 people arrived at a Maricopa County courthouse after receiving fraudulent notices about fake hearings and traffic violations. The scam used threats of fines and jail time to pressure victims into sending payments. Legitimate notices will never demand payment through gift cards, cash apps, or any other untraceable payment methods.

[Read Article](#)

Helpful Resources



AARP: Five of the Biggest Scams to Watch Out for in 2026

Learn about the top scam trends expected in 2026 and how to recognize them.

[Learn More](#)



Arizona Attorney General: Fraud, Scams, and Consumer Protection

Protect yourself from fraud and scams through Arizona's official consumer protection resources and alerts.

[Learn More](#)



New Mexico Department of Justice: Scam Prevention & Identity Theft

Explore resources to prevent fraud and identity theft, and learn how to report scams in New Mexico.

[Learn More](#)



Southwest Heritage Bank: Fraud Prevention

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

[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 also now on Facebook—click the icon above for our official Facebook channel.

Southwest Heritage Bank is Member FDIC.

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

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



Try email & social marketing for free!