THE PEOPLES PRESS

Scam Alert

Look out for phishing texts or emails that pose as official notices from delivery companies. These either contain a "tracking link" or a message that the shipper is having difficulty delivering a package to you, or most recently, a link to update delivery preferences. Clicking the link either takes you to a form that asks for personally identifying information, or to a site that downloads malware onto your computer. Legitimate delivery Your package delivery has been suspended due to a missing house number for your package delivery address. please update. <u>uspresediv.info/</u> FQARU

services usually leave a "missed delivery" notice on your door. If you receive a missed delivery notice, examine the form carefully to make sure it is authentic, and only then follow their instructions. Keep track of what you've ordered so you have a better idea of what is coming and when. Don't click on any links; go to the delivery carrier's website directly, or log in and use the retailer's tracking tools.

> Here's to a cheerful holiday and a fresh 2023 from all your friends at Peoples State Bank!

Happy Holidays

Upcoming Holiday Closures:

December 26 January 2 January 16

Meet our Newest Team Member



Bryan Pulda is an Electronic Banking Specialist at our Prairie du Chien – Operations location. He is from Bridgeport, WI but has lived all over the country. Bryan enjoys gardening, skiing, boating, and traveling. His professional history is in many areas of banking so we are excited to have him on our team! *Expires: 1/31/2023 *Must present ad at time of purchase 37505 US-18, Prairie du Chien



SAVE TIME & ORDER ONLINE: WWW.JOE2GOPDC.COM



FDIC

800-280-1074 www.peoplesfinancial.com

Bagley • Bloomington • Boscobel • Dickeyville • Eastman • Fennimore • Glen Haven Guttenberg • Harpers Ferry • Lancaster • Mount Hope • Patch Grove • Prairie du Chien Potosi • Seneca • Soldiers Grove • Viroqua • Wauzeka

1

TIPS TO AVOID HOLIDAY SCAMS

KNOW WHO YOU ARE BUYING FROM AND SELLING TO

- Check each website's URL to make sure it is legitimate and secure. A site you are buying from should have HTTPS in the web address. If it does not, do not enter your information on that site.
- If you are purchasing from a company for the first time, do your research and check reviews.
- Verify the legitimacy of a buyer or seller before moving forward with a purchase. If you are using an online marketplace or auction website, check their feedback rating. Be wary of buyers and sellers with mostly unfavorable feedback ratings or no ratings at all.
- Be wary of sellers who post an auction advertisement as if they reside in the United States, then respond to questions by stating they are out of the country on business, family emergency, or similar reasons.
- Avoid buyers who request their purchase be shipped using a certain method to avoid customs or taxes inside another country.

Think you have been a victim of a holiday scam? Call Peoples State Bank at 800-280-1074 to speak to a representative.

PRACTICE GOOD CYBERSECURITY HYGIENE

- Don't click any suspicious links or attachments in emails, on websites, or social media. Phishing scams and similar crimes get you to click on links and give up personal information like your name, password, and bank account number. In some cases, you may unknowingly download malware to your device.
- Be especially wary if a company asks you to update your password or account information. Look up the company's phone number on your own and call the company.

BE CAREFUL HOW YOU PAY

- Never wire money directly to a seller.
- Avoid paying for items with pre-paid gift cards. In these scams, a seller will ask you to send them a gift card number and PIN. Instead of using that gift card for your payment, the scammer will steal the funds, and you'll never receive your item.

MONITOR THE SHIPPING PROCESS

- Always get tracking numbers for items you buy online, so you can make sure they have been shipped and can follow the delivery process.
- Be suspicious of any credit card purchases where the address of the cardholder does not match the shipping address when you are selling. Always receive the cardholder's authorization before shipping any products.
- And remember: If it seems too good to be true, it probably is.