



CITIZENS SAVINGS BANK & TRUST CO. WILL NEVER CALL OR TEXT ASKING YOU FOR YOUR USERNAME, PASSWORD, OR ANY OTHER SENSITIVE INFORMATION.

Your safety is our top priority. We want to make you aware of a scam affecting our community.

- Scammers are sending text messages to customers, claiming to represent Citizens Savings Bank & Trust Co. Bank Fraud Department.
- They may try to convince you that fraud has been detected on your account, often by asking you to verify whether you made a recent purchase. If you respond “NO” they will claim that to resolve the issue quickly, you need to follow their instructions.

They may ask you to provide:

- Your digital banking username and password, so they can access your account and dispute/remove the fraud.
- The last four digits of your debit card number, to include the expiration and CVV code.
- **PLEASE NOTE: CITIZENS SAVINGS BANK & TRUST CO. WILL NEVER ASK YOU FOR THIS INFORMATION, NOR WILL WE EVER REQUIRE YOU TO PROVIDE IT TO US!**
- With this information, the scammer can immediately login to your account to make fraudulent transfers or begin using your debit card.

WHAT CAN YOU DO:

- **NEVER** share sensitive information with anyone, especially if they call you claiming to be from Citizens Savings Bank & Trust Co.
- If you receive a call or texts asking for personal information and claiming to represent the bank, please hang up immediately and call the bank at **(888) 438-5579**.
- Citizens Savings Bank & Trust Co. has an active fraud team who will contact you if fraud is ever detected on your account. However, our team will never call or text you to verify transactions, ask you to change your password, or have you read your card number over the phone.

WHEN IN DOUBT, HANG UP THE PHONE AND CALL US DIRECTLY!