

help protect your older loved ones from scams

Scams are becoming more sophisticated, and older adults are often targeted. This guide can help you recognize warning signs and take steps to protect your loved ones.



Beware

Take note if a loved one experiences these warning signs:

- Suspicious calls, emails, or text messages
- Computer issues or being locked out of accounts
- Unpaid bills, returned checks, disconnected utilities, or duplicate subscriptions

Take note if a loved one engages in these concerning behaviors:

- Unusual or large cash withdrawals
- Behavioral changes or isolation from family and friends
- Secrecy around spending or financial activity

If a loved one receives an unexpected call, email, or text message, watch for these red flags:

- Requests for payments or sensitive information
- Requests to change payment details or methods
- Pressure to act quickly or in secret
- Opportunities that sound too good to be true



Act

What you can do today

Stay involved. Speak to your loved ones regularly to observe changes in behavior.

Be curious. Ask them questions and respond with care.

Educate. Explain common tactics like spoofing and AI-driven scams. For trusted resources on the latest and most common scams, visit our Fraud Protection Center at key.com/fraud (in English).

Encourage skepticism. Urge caution with persistent or pushy requests.

Advise not to respond. If a loved one receives a suspicious call, email, or text message, tell them to hang up, avoid opening links or attachments, and verify the source independently.

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Remember

Do not blame your loved ones if they fall victim. Scams are designed to deceive anyone. Open conversations reduce stigma and help protect your loved ones from future scams.

We're always here to help.

For any questions you may have about potential scams, please call your local branch to speak with an experienced banker.

Call our Fraud Client Service Center at 1-800-433-0124. Dial 711 for TTY/TRS.*

To verify if an email or call is from KeyBank:

- Call 1-800-KEY2YOU® (1-800-539-2968). Dial 711 for TTY/TRS.
- Call the phone number on the back of a Key debit or credit card.
- Visit a local branch.*

To verify if a text message is from KeyBank:

- Visit key.com/shortcodes (in English) to confirm that the sender's number matches one of our five- and six-digit codes.

Key will never contact you via an unsolicited call, email, or text message and ask for your full Social Security number, username, password, or PIN.

Note: If you've recently applied for a Key product, we may need to contact you for personal information related to your application.



* This content is provided in Spanish for informational purposes. All products and services offered by KeyBank will be fulfilled and serviced in English only. Upon request, Key provides assistance to clients in languages other than English within our Retail Branch Footprint and Contact Center through a multi-language translation service provider. 1-800-KEY2YOU (1-800-539-2968). Dial 711 for TTY/TRS.

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